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| <input type="checkbox"/> | 2 | NEW <u>Auto(-matic) commute.</u> DB: Science and Engineering - MNIS (Science News) Date: 03/21/92 Pages: |
| <input type="checkbox"/> | 3 | NEW <u>GOVERNMENT WATCH #2: ITS INDUSTRY SEEKS MORE SOLID ESTIMATES OF BENEFI...</u> DB: IAC Newsletter Collection (Inside Its) Date: 04/24/95 Pages: 3 |
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| <input type="checkbox"/> | 6 | <u>MD. COUNTY WILL USE GPS IN NEW INTEGRATED TRANSIT CONTROL SYSTEM</u> DB: IAC Newsletter Collection (Satellite Week) Date: 03/20/95 Pages: 2 |
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| <input type="checkbox"/> | 8 | NEW <u>VNIS '91. Vehicle Navigation and Information Systems Conference Procee...</u> DB: IEE/INSPEC (Not Provided) Date: 01/01/91 Pages: 1 |
| <input type="checkbox"/> | 9 | <u>The case for smart highways.</u> DB: Science and Engineering - MNIS (Technology Review) Date: 07/01/92 Pag |
| <input type="checkbox"/> | 10 | NEW <u>Florida Rental Cars Now Feature Computerized Route Maps</u> |

- DB: Newsbytes (Newsbytes) Date: 03/26/92 Pages: 2
- ☐ 11 **NEW** Radio issues face intelligent vehicle-highway systems.
DB: Computers, Software & Technology - MNIS (Electronic News) Date: 09/12/9
- ☐ 12 Automobility: Cars that drive themselves.
DB: Science and Engineering - MNIS (Omni) Date: 04/01/93 Pages: 9
- ☐ 13 **NEW** IVHS: Smart highways, smart trucks.
DB: General Interest - MNIS (Overdrive) Date: 01/01/94 Pages: 5
- ☐ 14 **NEW** Highway safety in the nineties.
DB: Government and Politics - MNIS (Public Roads) Date: 03/01/91 Pages:
- ☐ 15 **NEW** Cars that beat traffic.
DB: Business Process and Business Administration - MNIS (Fortune) Date: 02/
- ☐ 16 **NEW** Intelligent highways: Electronic road maps, hand-held navigators, and ..
DB: Science and Engineering - MNIS (Omni) Date: 01/01/92 Pages: 2
- ☐ 17 **NEW** Outsmarting traffic jams.
DB: Science and Engineering - MNIS (Technology Review) Date: 02/01/94 Pag
- ☐ 18 COMMUNICATIONS #1: DETEMOBIL TEAMS WITH ASITEC, ROLAND FOR GSM SKEYEPR...
DB: IAC Newsletter Collection (Intelligent Highway) Date: 05/01/95 Pages:
- ☐ 19 **NEW** A new era in FHWA leadership.
DB: Government and Politics - MNIS (Public Roads) Date: 09/01/93 Pages:
- ☐ 20 **NEW** The future role of vehicular navigation in relieving urban traffic con..
DB: IEE/INSPEC Database (Navigation) Date: 10/01/88 Pages: 1
- ☐ 21 **NEW** THIS WEEK'S LEAD STORY: FINLAND PREPARES E18 SITE AS NOKIA PUSHES FOR ..
DB: IAC Newsletter Collection (Intelligent Highway) Date: 03/20/95 Pages:
- ☐ 22 FT 08 DEC 94 / Technology: The new road sense - Telematics promises t...
DB: Financial Times (The Financial Times) Date: 12/08/94 Pages: 4
- ☐ 23 **NEW** THIS WEEK'S LEAD STORY #2: 156 EXHIBITORS SEEK CHANCE FOR BIG SPLASHAT..
DB: IAC Newsletter Collection (Inside IVHS) Date: 03/27/95 Pages: 4
- ☐ 24 **NEW** Optical vehicle detector for traffic control
DB: Computer Sciences & Engineering - CSA (PROC IEEE IEE VEH NAVIG INF SYST
- ☐ 25 **NEW** BCS: Rock'n'roll music system amongst finalists for top UK information..
DB: IAC Newsletter Collection (M2 Presswire) Date: 10/24/95 Pages: 9
- ☐ 26 **NEW** Jam tomorrow?
DB: Labor and Economics - MNIS (Economist) Date: 04/29/95 Pages: 4
- ☐ 27 **NEW** THIS WEEK'S LEAD STORY #1: DETROIT AREA ATMS/ATIS TO EXPAND TO 180 MIL..
DB: IAC Newsletter Collection (Inside Its) Date: 05/08/95 Pages: 3
- ☐ 28 **NEW** Technical news.
DB: Government and Politics - MNIS (Public Roads) Date: 12/01/95 Pages:
- ☐ 29 **NEW** Miniaturized, multi-beam, solid-state scanning laser radar in automobi..
DB: IEE/INSPEC (Proceedings of the SPIE - The International Society for Opt
- ☐ 30 **NEW** Assessment of Advanced Technologies for Relieving Urban Traffic Conges..
DB: NTIS (U.S.Government/NTIS) Date: 12/01/91 Pages: 2
- ☐ 31 **NEW** ****Lockheed/AT&T Will Offer Computer Svcs To Motorists
DB: Newsbytes (Newsbytes) Date: 04/13/92 Pages: 2
- ☐ 32 **NEW** THIS WEEK'S LEAD STORY #1: U.S. DOT SELECTS FOUR NEW OPERATIONAL TESTS
DB: IAC Newsletter Collection (Inside Its) Date: 06/05/95 Pages: 3
- ☐ 33 **NEW** FUZZY SYSTEM REPRESENTATION OF CAR-FOLLOWING PHENOMENA
DB: Miscellaneous Software Abstracts (Proceedings of the International Symp
- ☐ 34 **NEW** THIS WEEK'S LEAD STORY: DYNAMIC ROUTE GUIDANCE DEALT BLOW BY TRIALS OF..
DB: IAC Market Collection (Intelligent Highway) Date: 03/06/95 Pages: 4
- ☐ 35 **NEW** TRAFFIC MGMT #1: ROMANSE OFFICIALS SEE END OF DRIVE MERELY AS END OFFI..
DB: IAC Newsletter Collection (Intelligent Highway) Date: 07/10/95 Pages:
- ☐ 36 **NEW** TENET SYSTEMS ANNOUNCES GRAPHICS TOOLS FOR TRAFFIC MANAGEMENT
DB: IAC Newsletter Collection (M2 Presswire) Date: 04/12/95 Pages: 2

- DB: IAC Newsletter Collection (M2 Presswire) Date: 04/12/95 Pages: 2
- ☐ 37 **NEW** ITS AMERICA SHOW PROVES HUGE MARKET POTENTIAL FOR SENSORS
DB: IAC Newsletter Collection (Sensor Business News) Date: 03/29/95 Pages
- ☐ 38 **NEW** ELECTRONIC PAYMENT #1: SAN DIEGO TO TEST CONGESTION PRICING WITH HOVBU..
DB: IAC Newsletter Collection (Inside IVHS) Date: 04/10/95 Pages: 3
- ☒ 39 **NEW** Driver performance results from the TravTek IVHS camera car evaluation..
DB: IEE/INSPEC (Proceedings of the Human Factors and Ergonomics Society. 38
- ☒ 40 **NEW** An intelligent vehicle highway information management system
DB: IEE/INSPEC (Microcomputers in Civil Engineering) Date: 01/01/93 Pages
- ☐ 41 It's in the bag.
DB: General Interest - MNIS (Popular Science) Date: 10/01/92 Pages: 7
- ☐ 42 **NEW** Traffic modeling software for IVHS applications
DB: IEE/INSPEC (1990 Winter Simulation Conference Proceedings) Date: 01/01
- ☐ 43 **NEW** The smart vehicles are here.
DB: General Interest - MNIS (Popular Electronics) Date: 01/01/94 Pages:
- ☐ 44 **NEW** Driving into the 21st century.
DB: Business Process and Business Administration - MNIS (American Demograph
- ☐ 45 **NEW** AS NATURAL AS NATURE
DB: IAC Newsletter Collection (Tel Aviv Business) Date: 01/01/96 Pages:
- ☐ 46 **NEW** Opportunities for intelligent vehicle highway systems applications of ..
DB: IEE/INSPEC (Proceedings of the 1994 Summer Computer Simulation Conferen
- ☐ 47 **NEW** Unjamming traffic.
DB: Journalism and Broadcasting - MNIS (World Press Review) Date: 08/01/92
- ☐ 48 **NEW** FT 27 OCT 94 / Technology: New light on road safety - European car ma..
DB: Financial Times (The Financial Times) Date: 10/27/94 Pages: 2
- ☐ 49 **NEW** TRAFFIC MGMT #1: ATMS FIELD TEST ON INDIANA'S BORMAN NEARS COMPLETION
DB: IAC Newsletter Collection (Inside Its) Date: 09/11/95 Pages: 4
- ☐ 50 **NEW** MD. COUNTY WILL USE GPS IN NEW INTEGRATED TRANSIT CONTROL SYSTEM
DB: IAC Newsletter Collection (Mobile Satellite Reports) Date: 03/27/95 P
- ☐ 51 Toshiba Field Testing Automobile Navigation System
DB: Telecommunications - Comline (COMLINE - Telecommunications) Date: 02/19
- ☐ 52 NAVIGATION: TRAFFICMASTER DEVELOPS NEW SENSOR, AUDIO INFO SYSTEM, LAUN...
DB: IAC Newsletter Collection (Intelligent Highway) Date: 04/03/95 Pages:
- ☐ 53 **NEW** GOVERNMENT WATCH #3: DOT OFFICIALS DISCUSS 'CORE INFRASTRUCTURE' AS BA..
DB: IAC Newsletter Collection (Inside IVHS) Date: 03/27/95 Pages: 3
- ☐ 54 **NEW** RTI-the PROMETHEUS programme
DB: IEE/INSPEC (Joint Framework for Information Technology. JFIT Technical
- ☐ 55 **NEW** MD. COUNTY WILL USE GPS IN NEW INTEGRATED TRANSIT CONTROL SYSTEM
DB: IAC Newsletter Collection (Communications Daily) Date: 03/20/95 Pages
- ☐ 56 **NEW** TRAFFIC MGMT #2: ROTTERDAM TELERING SHIFTS PRIORITIES TO MONITORING,CE..
DB: IAC Newsletter Collection (Intelligent Highway) Date: 02/20/95 Pages:
- ☐ 57 Spin control for cars.
DB: Science and Engineering - MNIS (Mechanical Engineering) Date: 06/01/95
- ☐ 58 **NEW** Communication architectures supporting proactive driver safety
DB: IEE/INSPEC (Proceedings of the Intelligent Vehicles '92 Symposium) Dat
- ☐ 59 **NEW** FT 21 MAY 93 / Technology: The intelligent car hits the road - Crumbl..
DB: Financial Times (The Financial Times) Date: 05/21/93 Pages: 3
- ☐ 60 **NEW** Intelligent vehicle highway systems: going places fast
DB: IEE/INSPEC (Microwave Journal) Date: 05/01/93 Pages: 1
- ☐ 61 **NEW** Evaluation of pushbutton arrangements in automobiles
DB: IEE/INSPEC (Proceedings of the Human Factors and Ergonomics Society 37t
- ☐ 62 **NEW** Human factors in intelligent vehicle-highway systems: a look to the fu..
DB: IEE/INSPEC (Proceedings of the Human Factors Society 35th Annual Meetin

- ☐ 63 **NEW** GOVERNMENT WATCH #1: ROUTE GUIDANCE, TRAFFIC MANAGEMENT TO FEATURE AT ..
DB: IAC Newsletter Collection (Intelligent Highway) Date: 02/06/95 Pages:
- ☐ 64 **NEW** From Chinese chariots to smart cars: 2000 years of vehicular navigatio..
DB: IEE/INSPEC (Navigation. Journal of the Institute of Navigation) Date:
- ☐ 65 Automotive electronics for the 21st century.
DB: General Interest - MNIS (Popular Electronics) Date: 06/01/95 Pages:
- ☐ 66 **NEW** Smart highways being steered to panel members' states.
DB: Government and Politics - MNIS (Congressional Quarterly Weekly Report)
- ☐ 67 **NEW** Following technology's lead to tomorrow's perfect truck.
DB: General Interest - MNIS (Overdrive) Date: 01/01/94 Pages: 6
- ☐ 68 **NEW** GRAPHIC DATA SYSTEMS CORPORATION TO PLAY SIGNIFICANT ROLE IN TRANSPORT..
DB: IAC Newsletter Collection (M2 Presswire) Date: 06/02/95 Pages: 2
- ☐ 69 **NEW** Designing a traffic management communication system to accommodate int..
DB: Computer Sciences & Engineering - CSA (PROC IEEE IEE VEH NAVIG INF SYST
- ☐ 70 **NEW** FT 22 FEB 93 / Survey of Vehicle Fleet Management (9): Instead of a m..
DB: Financial Times (The Financial Times) Date: 02/22/93 Pages: 4
- ☐ 71 **NEW** Savvy military electronics companies seek profits in intelligent trans..
DB: Science and Engineering - MNIS (Military & Aerospace Electronics) Date:
- ☐ 72 **NEW** Development of compass - an advanced traffic management system
DB: Computer Sciences & Engineering - CSA (PROC IEEE IEE VEH NAVIG INF SYST
- ☐ 73 **NEW** PUBLIC TRANSPORT: GOTHENBURG BUSES FOLLOW TRAMS WITH ON-BOARD INFO AND..
DB: IAC Newsletter Collection (Intelligent Highway) Date: 11/13/95 Pages:
- ☐ 74 **NEW** A close look at road surfaces.
DB: Government and Politics - MNIS (Public Roads) Date: 06/01/93 Pages:
- ☐ 75 **NEW** The highway safety information system: Applications and...
DB: Government and Politics - MNIS (Public Roads) Date: 03/01/91 Pages:
- ☐ 76 **NEW** Planes, trains and automobiles.
DB: Labor and Economics - MNIS (Economist) Date: 09/12/92 Pages: 4
- ☐ 77 **NEW** The safety challenge.
DB: Government and Politics - MNIS (Public Roads) Date: 12/01/95 Pages:
- ☐ 78 **NEW** GRAPHIC DATA SYSTEMS CORPORATION-COMPANY BACKGROUNDER
DB: IAC Newsletter Collection (M2 Presswire) Date: 06/02/95 Pages: 7
- ☐ 79 **NEW** The computer-driven future.
DB: General Interest - MNIS (Popular Science) Date: 10/01/92 Pages: 3
- ☐ 80 **NEW** Focus On Transportation, Driving and U.S. Highways
DB: IAC Newsletter Collection (Research Alert) Date: 10/20/95 Pages: 3
- ☐ 81 **NEW** A broader context for transportation planning.
DB: Social Sciences - MNIS (Journal of the American Planning Association) D
- ☐ 82 **NEW** THIS WEEK'S LEAD STORY #2: JAPANESE CAR MAKERS PREPARE ADVANCED SAFETY..
DB: IAC Newsletter Collection (Intelligent Highway) Date: 11/13/95 Pages:
- ☐ 83 **NEW** Development of a transportation data processing system for Metropolita..
DB: Computer Sciences & Engineering - CSA (PROC IEEE IEE VEH NAVIG INF SYST
- ☐ 84 **NEW** IVHS applications in Australia
DB: IEE/INSPEC (VNIS '91. Vehicle Navigation and Information Systems Confer
- ☐ 85 **NEW** Advanced traveler information in the DRIVE II program
DB: Computer Sciences & Engineering - CSA (PROC IEEE IEE VEH NAVIG INF SYST
- ☐ 86 **NEW** TRAFFIC MGMT #2: KAMAN SCIENCES TESTS VIDEO SENSOR SYSTEM ON NEW YORK ..
DB: IAC Newsletter Collection (Inside Its) Date: 07/03/95 Pages: 3
- ☐ 87 **NEW** An automatic warning system.
DB: Government and Politics - MNIS (Public Roads) Date: 03/01/94 Pages:
- ☐ 88 **NEW** RAM MOBILE DATA: RAM MOBILE DATA CHOSEN FOR MOTORWAY TOLLING TRIALS
DB: IAC Newsletter Collection (M2 Presswire) Date: 08/02/95 Pages: 4

- ☐ 89 **NEW** A new approach to public-private cooperation in...
DB: Government and Politics - MNIS (Public Roads) Date: 06/01/93 Pages:
- ☐ 90 **NEW** TRAFFIC MGMT #1: CAPITAL PROJECT BEGINS OPERATIONAL TEST PHASE WITH NE..
DB: IAC Newsletter Collection (Inside Its) Date: 07/03/95 Pages: 3
- ☐ 91 **NEW** TRAFFIC MGMT #2: CUTR TESTS MACHINE VISION FOR MEASURING SPEED, OCCUPA..
DB: IAC Newsletter Collection (Inside Its) Date: 06/05/95 Pages: 3
- ☐ 92 **NEW** Towards a real-time architecture to control an autonomous vehicle in m..
DB: Computer Sciences & Engineering - CSA (1993 INT CONF INTELL ROB SYST.)
- ☐ 93 **NEW** Research on anticipatory route guidance
DB: Ei Compendex Plus (Proceedings - Society of Automotive EngineersVehicle
- ☐ 94 **NEW** DRIVE-HARDIE project: design of the man-machine interface
DB: Computer Sciences & Engineering - CSA (PROC IEEE IEE VEH NAVIG INF SYST
- ☐ 95 **NEW** FT 08 MAR 94 / Technology: Drivers on the right track - A better sens..
DB: Financial Times (The Financial Times) Date: 03/08/94 Pages: 3
- ☐ 96 **NEW** GOVERNMENT WATCH: LAST YEAR IN REVIEW: IVHS GAINS MATURITY, REAL MARKE..
DB: IAC Newsletter Collection (Inside IVHS) Date: 01/16/95 Pages: 4
- ☐ 97 **NEW** MD. COUNTY WILL USE GPS IN NEW INTEGRATED TRANSIT CONTROL SYSTEM
DB: IAC Market Collection (Mobile Satellite Reports) Date: 03/27/95 Pages
- ☐ 98 **NEW** MD. COUNTY WILL USE GPS IN NEW INTEGRATED TRANSIT CONTROL SYSTEM
DB: IAC Market Collection (Satellite Week) Date: 03/20/95 Pages: 2
- ☐ 99 **NEW** On the road with RF/ID: How radio frequency technology is speeding up ..
DB: Computers, Software & Technology - MNIS (Automatic I.D. News) Date: 09/
- ☐ 100 **NEW** JOINT ACTION PROGRAMME CONDUCTED BY THE EUROPEAN COMMISSION, ESA ANDEU.
DB: IAC Newsletter Collection (M2 Presswire) Date: 06/22/95 Pages: 6

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Rate Classification Reform in New Jersey

Rosenberg, Martin; Alexander, Stephen A.

Best's Review (Prop/Casualty) v92n12 PP: 30-32 Apr 1992 CODEN: BRPIDU ISSN: 0161-7745 JRNL CODE: BIP

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ABSTRACT: Beginning in 1992, automobile insurance premiums in New Jersey may no longer be based on age, gender, or marital status. Instead, the premium charged must be based on driving record, the number of years of driving experience and miles driven, and the type of vehicle. The rate classification reforms instituted in New Jersey provide drivers with a financial incentive to reduce losses by automatically adjusting rates as the insurer's exposure to loss changes. Several problems confront insurers that wish to convert to a new rating system. Foremost among these is that insurance companies do not collect accident experience according to the new criteria. Therefore, there is the danger that insurance companies will obtain rate increases merely by instituting the new rating system. The solution is to have the statewide average rate under the new rating-system equal the statewide average rate under the old rating system. Use of a classification system that depends on variables that relate directly to driver behavior, such as driving record, will maintain an efficient insurance market.

TEXT: The law governing private passenger auto insurance in New Jersey mandates change to the driver classification system in the state. Starting this year, auto insurance premiums in New Jersey no longer may be based on age, gender or marital status. Instead, the premium charged must be based on driving record, the number of miles driven, the number of years of driving experience and the type of vehicle. Insurers may add more characteristics if they can show that the additional distinctions bear a rational relationship to exposure to loss.

The need to implement a new classification system prompted the authors of this article to reconsider the elements that make a rating system efficient and fair to both drivers and insurers. Although our analysis was inspired by the statutory changes in New Jersey, other states may benefit from our experience, because the rate classification reforms instituted in New Jersey provide drivers with a financial incentive to reduce losses by automatically adjusting rates as the insurer's exposure to loss changes.

This article describes the issues and policy decisions that underlie the implementation of the revised classification system. However, we recognize that the new system inevitably will evolve over time because of the significant impact that changing the classification system will have on the pricing and selling of auto insurance in the state.

Generally, when preparing rate filings, insurance companies do not measure the inherent loss potential of each classification of drivers. Instead,

when examining the adequacy of premiums for auto insurance, companies first determine an overall rate change for all their insureds in the state and then allocate the change to the various groups of drivers. Some groups of drivers may get a greater rate increase than others, but the rate change for all drivers combined is the predetermined overall rate change.

In most states, rating classifications are based to a larger degree on the characteristics of the driver than on measures that relate directly to behavior behind the wheel, such as the record of at-fault accidents and traffic violations. Under such a system, for example, drivers classified as young, male and single pay the highest rate for automobile insurance coverage. With this method, an unmarried 17-year-old male who garages his auto in suburban Trenton, N. J., would pay more than twice the amount paid by an unmarried 45-year-old female in that city to insure an identical car at the same limits of liability and with the same physical damage deductible.

From the perspective of determining the proper price to charge for auto insurance, classification based on age, gender and marital status suffers from four defects. First, it does not measure the cause of loss. That is, some members of a class will have the defining characteristic of the class, but not the characteristic that causes loss.

For example, a young male driver with no record of accidents will be charged the same rate as all young male drivers simply because of his age and sex. But because less than 10% of young male drivers are involved in an at-fault accident during a given year, the probability for the entire group is not an accurate measure of the risk for an individual. Furthermore, the statistics for young males and young females show that approximately 90% of both young males and young females are in no accident at all, even though, as a group, young males are marginally more likely to be in an accident.

If premiums were to depend on those characteristics of drivers that cause loss, then insurance premiums would be self-adjusting in that the premium would change as the characteristic that causes loss changes. For example, some studies show that drivers with more traffic violations generate greater losses than do drivers who have fewer traffic violations. According to these studies, the number of traffic violations is a better indicator of the exposure to loss.

Under a classification system that uses driving record as a measure of exposure to loss, premiums will be adjusted automatically from one policy renewal to the next as the driving record changes. Moreover, with such a system, it is not necessary for the insurer to file for a premium increase, thereby saving both the insurer and the insurance department time and money.

The second defect in a classification system based on age, gender and marital status is that these characteristics are immutable. Such a system disregards the influence that financial incentives may have on drivers to improve their records. Under such a system, what can a driver do to obtain a lower rate? Age more quickly? Get married? By contrast, the promise of lower rates can be extremely persuasive in changing driving behavior.

Third, rating by age, gender and marital status may violate the statutory prohibition against unfair discrimination among risks involving essentially the same hazards and expense elements. The statutory standard of fair discrimination requires that the classification system not violate legal and public policy standards. Therefore, while the rate structure must recognize significant differences among classes of insureds in actual or presumed hazard and expense, an acceptable classification system cannot be a matter of merely statistical calculations. The classification system also must conform to legal and public policy standards, such as the prohibition

against continuing unacceptable stereotypes about individuals who are single, married, old or young.

Finally, auto insurance rating systems are in some sense self-fulfilling. A young man's realization that he pays more for his auto insurance simply because of his age and gender may mean that he will adjust his driving accordingly. If he is expected to be careless, he may well be careless.

But several problems confront insurers that wish to convert to a new rating system. Foremost among these is that insurance companies do not collect accident experience according to the new criteria. Therefore, there is the danger that insurance companies will obtain rate increases merely by instituting the new rating system. The solution is to have the statewide average rate under the new rating system equal the statewide average rate under the old rating system. Of course, the rate for an individual might increase or decrease, but equating the new and old statewide average rates ensures no overall increase in premium.

In addition, the reformed private passenger auto rating formula is additive in order to reduce double-charging for variables that measure the same cause of loss. That is, the rate for each auto is computed by adding together a driving-record charge, a mileage charge, a driving-experience charge and a type of vehicle charge. The greatest virtue of an additive formula is that the charge for each variable is independent of the charges for the other variables. For example, under an additive formula, the driver with a poor driving record pays the same additional mileage charge as a driver with a good driving record.

In contrast, under a multiplicative formula, the driver with a poor driving record pays a greater mileage charge. That is, implicit in the multiplicative formula is the assumption that increased mileage is a greater risk for poor drivers than it is for good drivers. Under a multiplicative system, the mileage charge for a poor driver could be more than double the mileage charge for a good driver who drives the same miles per year.

For example, assume a multiplicative rating system with a base rate for a particular coverage of \$100, mileage surcharge factor of 1.600 and driving record surcharge factor of 2.000. Disregarding other rating factors, the total premium is $\$100 \times 1.600 \times 2.000 = \320 . A comparable additive system would produce a total premium of $\$100 + \$60 + \$100 = \260 . Here, in the additive formula, the mileage surcharge is \$60 rather than a factor of 1.600, and the driving record surcharge is \$100 rather than a factor of 2.000.

The extra \$60 ($\$320 - \260) of premium under the multiplicative formula comes from compounding the two factors: $.60 \times 1.000 \times \$100 = \$60$. Thus, this multiplicative formula charges a poor driver more for increased mileage even if the poor driving record is caused by increased mileage. This example shows how a simple multiplicative formula, based on two factors, can "double whack" some poor drivers. But, when several rating factors are involved, the unfair compounding effect of a multiplicative system is compounded even further.

The impropriety of "status" variables was recognized as early as 1978 when the Rates and Rating Procedures Task Force of the National Association of Insurance Commissioners recommended prohibiting the use of gender and marital status to classify automobile insurance risks.

Some insurance companies cling to the belief that the use of age, gender and marital status is inevitable because of some statistical measures of risk. To justify classifications based on age, gender and marital status, we are treated in the statistical literature to phrases such as "sequential

variance analysis," "discriminant analysis," "regression analysis," and so on. In fact, despite the high-powered analysis, it is questionable whether unbiased data even exists to support the use of such classification criteria. Data generated under the old rating system is biased by the self-fulfilling nature of that system.

Use of a classification system that depends on variables that relate directly to driver behavior, such as driving record, will maintain an efficient insurance market. Drivers' knowledge that their auto insurance premiums are based on their driving behavior provides them a large degree of control. Furthermore, changes in exposure to loss will translate quickly and automatically into adjustments to premiums. Therefore, drivers and insurers both will benefit from the new system.

Martin Rosenberg, FCAS, MAAA, is assistant commissioner of the New Jersey Department of Insurance. Stephen A. Alexander is a casualty actuary for the same department.

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Database: IEE/INSPEC (1960-Present)

Record: 528116

Accession Number: 5139316

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Driver performance results from the TravTek IVHS camera *car* evaluation study

Author(s):

Dingus, T.A. ; Hulse, M.C. ; McGehee, D.V. ; Manakkal, R. ; Fleischman, R.N.

Begin Date: 01/01/94

End Date: 12/31/94

Source:

Proceedings of the Human Factors and Ergonomics Society. 38th Annual Meeting

Vol: 2 Page: 1118-22

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Abstract:

The TravTek system constitutes a major intelligent vehicle-highway system (IVHS) advanced traveler information system (ATIS) demonstration project. The system provided in-vehicle information via color touchscreen CRT, steering wheel buttons, and synthesized voice. The TravTek driver interface was developed with the intent of providing navigation, service and attractions, and roadway incident and traffic

information to the driver. The design of the TravTek interface had as its primary objectives: (1) more effective driver navigation providing the benefit of saving time, (2) easy access to valuable and convenient location information to alleviate stress and increase driving enjoyment, (3) maintenance of safe driving performance during system use and safety improvement facilitated by information for avoiding hazards and for emergency response, and (4) improvement of roadway efficiency to alleviate congestion. This paper provides detailed data regarding driver performance and behavioral interactions with four TravTek navigation configurations and two conventional methods of navigation: a paper map and a textual direction list. The results indicate that turn-by-turn information, regardless of its method of presentation, results in effective driving and navigation performance. A moving map display with no supplemental information required high visual attention relative to the other conditions. The other TravTek conditions resulted in lower workload superior navigation performance than the paper map control condition.

Additional Information:

Descriptors: automated highways ; driver information systems ; social aspects of automation ; user interfaces
Identifiers: driver performance results ; TravTek IVHS camera car evaluation study ; intelligent vehicle-highway system ; advanced traveler information system ; color touchscreen CRT ; steering wheel buttons ; synthesized voice ; TravTek driver interface ; roadway incident ; traffic information ; paper map ; textual direction list ; moving map display
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Rank: 40

Database: IEE/INSPEC (1960-Present)

Record: 274245

Accession Number: 4429947

Title:

An intelligent vehicle highway information management *system*

Author(s):

Shekhar, S. ; Yang, T.A. ; Hancock, P.A.

Begin Date: 01/01/93

End Date: 12/31/93

Source:

Microcomputers in Civil Engineering

Vol: 8 Issue: 3 Page: 175-98

Jump to Most Relevant Section**Abstract:**

An IVHS (intelligent vehicle highway system) information management system obtains information from road sensors, city maps and event schedules, and generates information to drivers, traffic controllers and researchers. The authors extend the relational database to model traffic information in a relational database by abstract data types and triggers. Abstract data types are needed for efficient modeling of spatial and temporal information which create inefficiencies in traditional databases. They use monotonic continuous functions to map the object locations to disk addresses to save disk space and computation time. A model of spatial data is created to efficiently process moving objects. They provide schema for IVHS databases with the relevant abstract data types. They also have a large sample of the relations needed to model IVHS data. Several interesting queries are presented to show the power of the model. Triggers are defined, using rule-definition mechanisms to represent incident detection and warning systems. An efficient physical model with the MoBiLe access method is provided.

Additional Information:

Descriptors: abstract data types ; civil engineering computing ; information systems ; microcomputer applications ; relational databases ; road traffic ; spatial data structures ; visual databases

Identifiers: civil engineering ; intelligent vehicle highway information management system ; road sensors ; city maps ; event schedules ; drivers ; traffic controllers ; researchers ; relational database ; traffic information ; abstract data types ; triggers ; temporal information ; monotonic continuous functions ; object locations ; disk addresses ; spatial data ; moving objects ; incident detection ; warning systems ; MoBiLe access method

Document Type: Journal Paper

Number of References: 30

Author Affiliation: Minnesota Univ., Minneapolis, MN, USA

Country of Publication: USA

International Standard Serial Number: 0885-9507

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Rank: 58**Database: IEE/INSPEC (1960-Present)****Record: 338292****Accession Number: 4494074****Title:**

Communication architectures supporting proactive driver safety

Author(s):

Mayhew, G.L. ; Shirkey, K.L.

Begin Date: 01/01/90**End Date:** 12/31/90**Source:**

Proceedings of the Intelligent Vehicles '92 Symposium (Cat. No.92TH0468-9)

Page: 370-7

Jump to Most Relevant Section**Abstract:**

The intelligent vehicle highway system (IVHS) applies information technology to improve the effectiveness of the existing road transportation system resulting in increased safety and better traffic management. The in-vehicle safety advisory and warning system (IVSAWS) program is a two year project to define and demonstrate a vehicular safety information system that provides both hazard alert and distress call capabilities. Program aspects include hazard scenario identification, system architecture design, driver interface design, communication system design, and proof of concept field testing. Highway safety data has been examined to determine which scenarios IVSAWS could benefit. Focus is on scenarios in which driver response time is insufficient due to situation dynamics, terrain features, or known infrastructure problems. Human factors issues, system cost goals, frequency spectrum availability, and IVSAWS's relationship to other IVHS programs are all impacting the IVSAWS architecture.

Additional Information:

Descriptors: alarm systems ; knowledge based systems ; radio data systems ; road traffic ; traffic computer control

Identifiers: communication architectures ; proactive driver safety ; intelligent vehicle highway system ; IVHS ; in-vehicle safety advisory and warning system ; IVSAWS ; hazard alert ; distress call ; hazard scenario identification ; system architecture design ; driver interface design ; communication system design

Document Type: Conference Paper or Conference Papers in Journal

Number of References: 8

Author Affiliation: Hughes Aircraft Co., Fullerton, CA, USA

Conference Location: Detroit, MI, USA

Conference Dates: 29 June-1 July 1992

Place of Publication: New York, NY, USA

Country of Publication: USA

Publisher: IEEE

Sponsoring Organization: IEEE ; SAE ; ASME ; SICE ; RSJ ; SOFT

Length of Source: 414

International Standard Book Number: 0 7803 0747 X

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5/5/1

DIALOG(R)File 348:EUROPEAN PATENTS

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00856673

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Automatic rearview mirror and vehicle interior monitoring system using a photosensor array

Automatisches Ruckspiegel-und Innenraum-Überwachungssystem eines Fahrzeuges unter Verwendung einer Fotosensormatrix

Systeme de retroviseur automatique et systeme de controle de l'interieur d'un vehicule a l'aide d'un reseau de photodetecteurs

PATENT ASSIGNEE:

DONNELLY CORPORATION, (686950), 414 East Fortieth Street, Holland
Michigan 49423, (US), (applicant designated states: DE;FR;GB;IT;SE)

INVENTOR:

Schofield, Kenneth, 4793 Crestridge Court, Holland Michigan 49423, (US)

Larson, Mark, 13873 Oakwood Circle, Grand Haven Michigan 49417, (US)

LEGAL REPRESENTATIVE:

Schmidt-Evers, Jurgen, Dipl.-Ing. et al (10439), Patentanwälte
Mitscherlich & Partner, Sonnenstrasse 33, 80331 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 788947 A1 970813 (Basic)

APPLICATION (CC, No, Date): EP 97105447 940225;

PRIORITY (CC, No, Date): US 23918 930226

DESIGNATED STATES: DE; FR; GB; IT; SE

INTERNATIONAL PATENT CLASS: B60R-025/00;

ABSTRACT EP 788947 A1

A compartment image data storage system for an automotive vehicle. Photosensor array means (32) are provided for sensing light levels in at least a portion of a vehicle compartment and generating photosensor array signals. Furthermore, determining means (46) coupled to the photosensor array means (32) are provided for receiving the photosensor array signals and determining a set of values indicative of at least a portion of the photosensor array signals. Memory means (57) coupled to the determining means (46) receive and store the values indicative of the photosensor array signals.

ABSTRACT WORD COUNT: 91

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 970813 A1 Published application (A1with Search Report
;A2without Search Report)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | 9708W2 | 705 |
| SPEC A | (English) | 9708W2 | 23114 |
| Total word count - document A | | | 23819 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 23819 |

5/5/2

DIALOG(R)File 348:EUROPEAN PATENTS

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00650609

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AUTOMATIC REARVIEW MIRROR AND VEHICLE INTERIOR MONITORING SYSTEM USING A PHOTOSENSOR ARRAY

AUTOMATISCHES RUCKSPIEGEL- UND INNENRAUMUBERWACHUNGSSYSTEM EINES FAHRZEUGES UNTER VERWENDUNG EINER FOTOSENSORMATRIX

SYSTEME DE RETROVISEURS AUTOMATIQUES ET SYSTEME DE CONTROLE DE L'INTERIEUR D'UN VEHICULE A L'AIDE D'UN RESEAU DE PHOTODETECTEURS

PATENT ASSIGNEE:

DONNELLY CORPORATION, (686950), 414 East Fortieth Street, Holland
Michigan 49423, (US), (applicant designated states: DE;FR;GB;IT;SE)

INVENTOR:

SCHOFIELD, Kenneth, 4793 Crestridge Court, Holland, MI 49423, (US)

LARSON, Mark, 13873 Oakwood Circle, Grand Haven, MI 49417, (US)

LEGAL REPRESENTATIVE:

Schmidt-Evers, Jurgen, Dipl.-Ing. et al (10439), Patentanwalte

Mitscherlich & Partner, Sonnenstrasse 33, 80331 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 683738 A1 951129 (Basic)

EP 683738 B1 971022

WO 9419212 940901

APPLICATION (CC, No, Date): EP 94909769 940225; WO 94US1954 940225

PRIORITY (CC, No, Date): US 23918 930226

DESIGNATED STATES: DE; FR; GB; IT; SE

INTERNATIONAL PATENT CLASS: B60R-001/08;

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 941130 A International application (Art. 158(1))

Application: 951129 A1 Published application (A1with Search Report
;A2without Search Report)

Examination: 951129 A1 Date of filing of request for examination:
950925

Examination: 960313 A1 Date of despatch of first examination report:
960125

Change: 971015 A1 Miscellaneous (change)

Grant: 971022 B1 Granted patent

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|----------------|-----------|--------|------------|
| CLAIMS B | (English) | 9710W3 | 6285 |
| CLAIMS B | (German) | 9710W3 | 5120 |
| CLAIMS B | (French) | 9710W3 | 7626 |
| SPEC B | (English) | 9710W3 | 21708 |

Total word count - document A 0

Total word count - document B 40739

Total word count - documents A + B 40739

?ds

| Set | Items | Description |
|-----|--------|---|
| S1 | 269 | (CAR OR CARS OR AUTOMOTIVE OR AUTOBIL? OR TRUCK? OR FLEET- ?) (3N) (INSURANCE OR ASSURANCE OR COVERAGE?) |
| S2 | 292323 | REAL() TIME OR REALTIME OR PAY() AS() YOU() GO OR PAYG OR DYNA- MIC() (PRIC? OR COST? OR PREMIUM?) |
| S3 | 2 | S1(5N)S2 |
| S4 | 3 | S1(S)S2 |

?show files

File 108:Aerospace Database 1962-1998/Feb
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File 8: Ei Compendex(R) 1970-1998/Mar W3
(c) 1998 Engineering Info. Inc.

File 77:Conference Papers Index 1973-1998/Jan
(c) 1998 Cambridge Sci Abs

File 35:Dissertation Abstracts Online 1861-1998/Mar
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File 103:Energy SciTec 1974-1998/Jan B1
(c) 1998 Contains copyrighted material

File 202:Information Science Abs. 1966-1998/Feb
(c) 1998 Documentation Abs Inc

File 65:Inside Conferences 1993-1998/Feb W2
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(c) 1998 Institution of Electrical Engineers

File 14:Mechanical Engineering Abs 1973-1998/Mar
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(c) 1998 Japan Science and Tech Corp (JST)

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(c) 1998 The HW Wilson Co

File 61:LISA(LIBRARY&INFOSCI) 1969-1997/Nov
(c) 1997 Reed Reference Publishing

File 62:SPIN(R) 1975-1998/Jan B1
(c) 1998 American Institute of Physics

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(c) 1998 The HW Wilson Co.

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(c) 1998 American Mathematical Society

File 233:Microcomputer Abstracts 1974-1998/Feb
(c) 1998 Information Today Incl.

File 6:NTIS 64-1998/Mar W2
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(c) 1998 Inst for Sci Info

4/5/1 (Item 1 from file: 8)
DIALOG(R) File 8: Ei Compendex(R)
(c) 1998 Engineering Info. Inc. All rts. reserv.

04536200 E.I. No: EIP96093349480

Title: Enter battle-tested CIOs

Author: Briody, L. Patrick

Source: Electrical World v 210 n 7 Jul 1996. p p56

Publication Year: 1996

CODEN: ELWOA3 ISSN: 0013-4457

Language: English

Document Type: JA; (Journal Article) Treatment: G; (General Review)

Journal Announcement: 9612W4

Abstract: Over the last year, electric utilities' recruiting of chief information officers (CIOs) from other industries has become the executive search rule rather than the exception. The reason for the trend is obvious. As competition nears, power companies must learn to operate more efficiently and - for the first time - with a market orientation. Because the work of information technologies (IT) departments can abet both efforts, it's important that the executive in charge of IT know as much about competing as computing - in short, someone from a non-regulated industry. Five large US utilities recently jumped on the outside-CIO-hiring band-wagon, wooing IT chiefs from the worlds of **trucking**, pharmaceuticals, **insurance**, telecommunications, and banking. Before they were hired, the five new utility executives had little in common other than their IT credentials and lots of experience in marketing. But now they share something else: a genuine excitement about the breadth and complexity of telecommunications, both within their new company and within the utility industry as a whole. Given the relative compactness of service territories, the CIOs are challenged by the potential of their utilities' **real-time** telecom systems as they begin to develop strategies that will push the telecom capabilities beyond the day-to-day utility administration and operations function - for example, leveraging their new employers' telecom infrastructure and rights-of-way in today's new converged-services business environment. This paper briefly discusses these five and their perspectives.

Descriptors: *Electric utilities; Personnel; Information services; Management

Identifiers: Chief information officers; Deregulation; Copetition; Telecommunication capabilities

Classification Codes:

912.4 (Personnel)

613 (Nuclear Power Plants); 614 (Steam Power Plants); 912 (Industrial Engineering & Management)

61 (PLANT & POWER ENGINEERING); 91 (ENGINEERING MANAGEMENT)

4/5/2 (Item 1 from file: 65)

DIALOG(R) File 65: Inside Conferences

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00387991 INSIDE CONFERENCE ITEM ID: CN003693776

Quality Assurance of Automotive Electrocoat Application by Real Time Measurement of pH, Conductivity, and Solids

Cassatta, J. C.; Bauer, D. R.; Colvin, A.; Graham, D. J.

Advanced coatings technology

, P: 185-200

Detroit, ESD, 1991

ISBN: 1563780011

LANGUAGE: English DOCUMENT TYPE: Conference Papers

CONFERENCE:

Advanced coatings technology-Conference

SPONSOR: ESD-The Engineering Society

ASM International

LOCATION: Dearborn, MI

DATE: Jun 1991 (199106)

BRITISH LIBRARY ITEM LOCATION: q94/08846 Advanced

DESCRIPTORS: advanced coatings technology; ESD; ASM

4/5/3 (Item 1 from file: 99)

DIALOG(R) File 99:Wilson Appl. Sci & Tech Abs
(c) 1998 The HW Wilson Co. All rts. reserv.

1396716 H.W. WILSON RECORD NUMBER: BAST96061140

Europe's mobile communications

Pirard, Theo;

Spaceflight v. 38 (Sept. '96) p. 306-7

DOCUMENT TYPE: Feature Article ISSN: 0038-6340 LANGUAGE: English

RECORD STATUS: Corrected or revised record

ABSTRACT: The EUTELTRACS system in Europe and the OmniTRACS system in North America, both employing the same technology, currently equip 150,000 mobiles throughout the world - a long way ahead of their principal competitors. The system already makes it possible for more than 300 transportation companies in Europe to manage their vehicle **fleets** in **real time**. **Coverage** is being extended to Vladivostok in the Far East and into the maritime market, the objective being to equip more than 1,000 ships by the end of 1999. 10,000 terminals are currently operational in the road transport sector, and more than 100 fishing vessels in four EU countries are already equipped with EUTELTRACS, one application being to monitor fishing boats in EU waters and assist them when in need. Reprinted by permission of the publisher.

DESCRIPTORS: Land mobile satellite services;

| Set | Items | Description |
|-----|--------|--|
| S1 | 18485 | (CAR OR CARS OR AUTOMOTIVE OR AUTOBILE? OR TRUCK? OR FLEET- ?) (3N) (INSURANCE OR ASSURANCE OR COVERAGE?) |
| S2 | 312613 | REAL() TIME OR REALTIME OR PAY() AS() YOU() GO OR PAYG OR DYNA- MIC() (PRIC? OR COST? OR PREMIUM?) |
| S3 | 0 | S1(5N)S2 |
| S4 | 13 | S1(S)S2 |
| S5 | 9 | RD (unique items) |

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File 15:ABI/INFORM(R) 1971-1998/Feb W1
(c) 1998 UMI

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File 88:IAC BUSINESS A.R.T.S. 1976-1998/Feb 11
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(c) 1998 Information Access Co.

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(c) 1998 McGraw-Hill Co. Inc

File 111:Natl.Newspaper Index(SM) 1979-1998/Feb 11
(c) 1998 Info. Access Co.

File 636:IAC Newsletter DB(TM) 1987-1998/Feb 11
(c) 1998 Information Access Co.

File 211:IAC Newsearch(TM) 1997-1998/Feb 11
(c) 1998 Info. Access Co.

File 484:Periodical Abstracts Plustext 1986-1998/Jan W3
(c) 1998 UMI

File 16:IAC PROMT(R) 1972-1998/Feb 11
(c) 1998 Information Access Co.

File 613:PR Newswire 1987-1998/Feb 11
(c) 1998 PR Newswire Association Inc

File 611:Reuters 1987-1997/Oct 12
(c) 1997 Reuters Information Services

File 696:KR Telecom. Newsletters 1995-1998/Feb 11
(c) 1998 The Dialog Corp.

File 148:IAC Trade & Industry Database 1976-1998/Feb 11
(c) 1998 Info Access Co

5/3,K/1 (Item 1 from file: 635)
DIALOG(R) File 635:Business Dateline(R)
(c) 1998 UMI. All rts. reserv.

0331668 92-82033

Information Solutions Signs Marketing Agreement With Motorola

DeYoung, David

Business Wire (San Francisco, CA, US) s1 p1

PUBL DATE: 921008

DATELINE: Englewood, CO, US WORD COUNT: 264

TEXT:

...of the leading products of its kind in the trucking industry.

Motorola, which has an enormous installed base of two-way radio products in the **trucking** industry, has introduced **CoveragePLUS** as the industry's first long-haul vehicle communications and tracking system to feature **real time** voice and data communications anywhere in America.

David DeYoung, president of ISI, said because Motorola and ISI develop their products for a common target market...

5/3,K/2 (Item 1 from file: 275)
DIALOG(R) File 275:IAC(SM) Computer Database(TM)
(c) 1998 Info Access Co. All rts. reserv.

02112748 SUPPLIER NUMBER: 19910135 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Got money? (tips for using personal-finance software) (Product Support) (Tutorial)

Keizer, Gregg

Computer Life, v4, n11, p104(6)

Nov, 1997

DOCUMENT TYPE: Tutorial ISSN: 1076-9862 LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 4088 LINE COUNT: 00310

... stop. InsureMarket (www.insuremarket.com), part of Quicken.com and thus easily reached from Quicken itself, is an integrated sales site for life, home, and **car insurance** that lets you compare policies and prices and even order online. It also includes nifty planning tools to help you decide how much insurance you need. Offerings are limited right now -- you can get **real -time** quotes from just four companies -- but more are signing on.

Quotesmith (www.quotesmith.com) specializes in life insurance. Within seconds, you can compare prices...

5/3,K/3 (Item 2 from file: 275)
DIALOG(R) File 275:IAC(SM) Computer Database(TM)
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02004748 SUPPLIER NUMBER: 18867949 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Computer/telephony integration: what's the hang-up? (new technology used mainly in big business) (includes related articles on obtaining CTI service from telephone company, server-based CTI technology, importance of telephony integration in network management) (Technology Information)

Tadjer, Rivka

Computer Shopper, v16, n12, p662(5)

Dec, 1996

ISSN: 0886-0556 LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 4517 LINE COUNT: 00356

... a sales clerk you're Customer X, you'll soon be live with the clerk both on the phone and onscreen via the Internet, with **real -time** updates of your information. If you call to tell your **car insurance** company about an address change, for example, both you and the clerk will be looking at your file, and you'll see and verify the...

5/3,K/4 (Item 3 from file: 275)
DIALOG(R)File 275:IAC(SM) Computer Database(TM)
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01609212 SUPPLIER NUMBER: 14053139 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Transport companies turn to Mac for keeping track of vehicles, cargo.
(MacWEEK Special Report: Vertical Markets)
Kay, Emily
MacWEEK, v7, n29, p34(3)
July 19, 1993
ISSN: 0892-8118 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1791 LINE COUNT: 00135

...ABSTRACT: and place them onto a 'bay sheet' provided by a ship when docked. American President Lines (APL) and Matson are both using Synchronous Planning and **Real -time** Control System (SPARCS), a Mac-based automated ship-stowage system from Navis Corp; APL is expanding it to integrate logistics, customer service and operations as...

...Mac in order to plan shipments further in advance than previously possible and eliminate the need for constant dispatcher attention. SPARCS and Motorola Inc's **Coverage Plus trucker** communications software both take advantage of Mac graphics.

5/3,K/5 (Item 1 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
(c) 1998 Information Access Co. All rts. reserv.

01512460
TL TRUCKING: STARTUP TARGETS TRUCKING, CITES PCS COST ADVANTAGES
En Route Technology June 10, 1992 V. 1 NO. 8
ISSN: 1057-5618 WORD COUNT: 1265
PUBLISHER: Waters Information Services, Inc.

... s on the open road; systems based on satellite, cellular or certain other terrestrial technologies (like Motorola's SMR-based Coverage Plus) offer much broader **coverage**. (TRX Transtel says **trucking** companies don't see a need to be in touch with their vehicles more than once every couple of hours.) The Qualcomm and Rockwell satellite...

...future services based on the AMSC network could provide voice as well as data. (Qualcomm says trucking companies don't want voice communications -- they want **real time** data to feed their MIS systems.)

Cost estimates based on communications technologies also don't account for the hardware that individual vendors do or don't...

5/3,K/6 (Item 2 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
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01464024
BUSINESS PARTNER SOLUTIONS OFFERS ARDIS APPLICATION AID
En Route Technology April 29, 1992 V. 1 NO. 15
ISSN: 1057-5618 WORD COUNT: 698
PUBLISHER: Waters Information Services, Inc.

...foundation in actual implementations, Fraley says.

As part of the joint marketing effort, account executives at Ardis will have a demonstration version of RadioPac, with **real -time** access to BPS' host computer over Ardis. BPS and Ardis plan to market the product from the top down, starting with the largest developers of software for the AS/400. Vendors with **trucking**, distribution, manufacturing and **insurance**

applications will constitute some of the key markets, Fraley says.

RAM'S PROGRESS

As of April 27, Ram Mobile Data says it's providing service...

5/3,K/7 (Item 3 from file: 636)

DIALOG(R)File 636:IAC Newsletter DB(TM)

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00814721

BT TYMNET WINS MOTOROLA CONTRACT

Quick Response News May 14, 1990 V. 2 NO. 10

WORD COUNT: 74

PUBLISHER: Phillips Publishing, Inc.

...over \$15 million to support the CoveragePLUS system, a long-haul vehicle communications system for nationwide vehicle tracking with both a voice and data link. **CoveragePLUS** subscribers include private **trucking** fleets, common carriers, and construction and field service fleets, all of which are outfitted with radios and data terminals. Tymnet claims that CoveragePlus is the "first system to offer **real - time** position information."

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...

5/3,K/8 (Item 1 from file: 16)

DIALOG(R)File 16:IAC PROMT(R)

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06801070 SUPPLIER NUMBER: 06807670

AT&T launches MasterCard Card for Small Business.

Business Wire April 7, 1997 p. 04071232

FULL TEXT AVAILABLE IN FORMAT 7 OR 9 WORD COUNT: 589

...card rates, without monthly minimum calling requirements.

The card also includes: --AT&T Universal Assurance on the Internet, to safeguard on-line purchases against fraud. --**Real -time** cardmember account information, such as transactions made since the most recent billing statement, is available every day on AT&T Universal Card's Internet home...

...extra cost, the card offers Purchase Assurance(R) which protects new purchases against damage or theft, and MasterRental(R) Insurance, which provides primary collision damage **insurance** for **car** rentals. --Additional employee cards--available at a low annual fee of \$5 each--come with credit limits set by the business owner for further control...

...card rates, without monthly minimum calling requirements.

The card also includes: --AT&T Universal Assurance on the Internet, to safeguard on-line purchases against fraud. --**Real -time** cardmember account information, such as transactions made since the most recent billing statement, is available every day on AT&T Universal Card's Internet home...

...extra cost, the card offers Purchase Assurance(R) which protects new purchases against damage or theft, and MasterRental(R) Insurance, which provides primary collision damage **insurance** for **car** rentals. --Additional employee cards--available at a low annual fee of \$5 each--come with credit limits set by the business owner for further control...

5/3,K/9 (Item 1 from file: 148)

DIALOG(R)File 148:IAC Trade & Industry Database

(c) 1998 Info Access Co. All rts. reserv.

04815100 SUPPLIER NUMBER: 08683570 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Motorola's strength comes from growth by renewal. (includes related article
'Motorola's incubator for new businesses') (company profile)
DeYoung, H. Garrett
Electronic Business, v16, n13, p30(6)
July 9, 1990
DOCUMENT TYPE: company profile ISSN: 0163-6197 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2973 LINE COUNT: 00236

... that proves it's a global company," says Parr of McDonald & Co.
In other radio-communications markets, Motorola recently introduced a nationwide radio network, called **CoveragePlus**, by which **trucking** companies can communicate with and track their vehicles through **real - time** data and voice communications. At the time of its launching, CoveragePlus had already captured more than \$50 million in contracts. And earlier this year, Motorola...

6/5/1

DIALOG(R) File 348:EUROPEAN PATENTS

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00486531

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Method for assigning telecommunications channels in a cellular telephone system.

Zuordnungsverfahren von Fernsprechanal in einem zellularen Telefonsystem.

Methode pour affecter des canaux de telecommunications dans un systeme telephonique cellulaire.

PATENT ASSIGNEE:

AGT LIMITED, (1400670), 10020-100 Street, Edmonton, Alberta T5J ON5, (CA)
, (applicant designated states:

AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

Benner, Frank D., 1552 Lake Twintree Way S.E., Calgary, Alberta, (CA)

LEGAL REPRESENTATIVE:

Molyneaux, Martyn William et al (34013), c/o Ladas & Parry, Altheimer Eck
2, W-8000 Munchen 2, (DE)

PATENT (CC, No, Kind, Date): EP 470831 A2 920212 (Basic)
EP 470831 A3 921216

APPLICATION (CC, No, Date): EP 91307264 910807;

PRIORITY (CC, No, Date): CA 2023053 900810

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: H04Q-007/04; H04B-007/26;

CITED PATENTS (EP A): FR 2438389 A; FR 2438389 A

CITED REFERENCES (EP A):

JOURNAL OF THE INSTITUTION OF ELECTRONIC AND RADIO ENGINEERS. vol. 57,
no. 6, December 1987, LONDON GB pages 225 - 230 WALTON 'Frequency
planning for mobile radio in the fuel and power industries'

BELL SYSTEM TECHNICAL JOURNAL. vol. 58, no. 1, January 1979, NEW YORK US
pages 15 - 41 MAC DONALD 'Advanced Mobile Phone Service: The Cellular
Concept'

IEEE TRANSACTIONS ON VEHICULAR TECHNOLOGY. vol. 25, no. 3, August 1976,
NEW YORK US pages 68 - 74 NOMURA ET AL. 'Multiple Radio Zone Plans in
Mobile Radio Systems'

BELL SYSTEM TECHNICAL JOURNAL. vol. 62, no. 7, September 1983, NEW YORK
US pages 2037 - 2065 SUNDBERG 'Alternative Cell Configurations for
Digital Mobile Radio Systems';

ABSTRACT EP 470831 A2

A method of assigning frequencies in a cellular telephone system in which a first group of the available frequencies is assigned to a first cell, and then distinct groups are assigned to adjacent cells, leaving at least one and preferably two distinct group of frequencies free for later re-use. The re-use groups of frequencies are assigned to cells that are non-adjacent to the first cell and equilaterally distributed about it. This method of assigning frequencies is applied to each cell in the system. For a first stage of cell splitting, frequencies are assigned from at least one non-adjacent cell (using the frequency re-use groups) to at least one part of the cell being split, while maintaining coverage of the cell from the same cell site. An example is given based on 9 cells with sites arranged for end radiation of 3 cells from one site, thus reducing the number of cell sites. At each site the 3 co-located cells use frequency groups spaced to give protection against adjacent channel interference. The use of end radiated cells allows for less co-channel interference, as well as providing for a more distinct handoff between cells. Coverage is improved by extending the footprints of the antennas in the end radiated cells, and by interleaving the footprints of antennas in adjacent cells. (see image in original document)

ABSTRACT WORD COUNT: 224

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 920212 A2 Published application (Alwith Search Report
;A2without Search Report)

Change: 920422 A2 Representative (change)
 *Assignee: 920422 A2 Applicant (transfer of rights) (change): TELUS CORPORATION (1471040) 10020 - 100 Street
 Edmonton, Alberta T5J ON5 (CA) (applicant designated states: AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)
 Search Report: 921216 A3 Separate publication of the European or International search report
 Withdrawal: 940223 A2 Date on which the European patent application was deemed to be withdrawn: 930617
 LANGUAGE (Publication,Procedural,Application): English; English; English
 FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 1356 |
| SPEC A | (English) | EPABF1 | 5973 |
| Total word count - document A | | | 7329 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 7329 |

6/5/2

DIALOG(R)File 348:EUROPEAN PATENTS
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00478504

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Mail sorting apparatus and method.

Vorrichtung und Verfahren zur Postsortierung.

Dispositif et procede de tri de courrier.

PATENT ASSIGNEE:

BELL & HOWELL PHILLIPSBURG COMPANY, (1445920), 5215 Old Orchard Road,
 Skokie, Illinois 60077, (US), (applicant designated states:
 CH;DE;FR;GB;IT;LI)

INVENTOR:

Kostyniuk, Paul F., 539 Park Avenue, Wilmette, Illinois 60091, (US)

LEGAL REPRESENTATIVE:

Mittler, Enrico et al (40772), c/o Marchi & Mittler s.r.l. Viale
 Lombardia, 20, I-20131 Milano, (IT)

PATENT (CC, No, Kind, Date): EP 481569 A2 920422 (Basic)
 EP 481569 A3 930421

APPLICATION (CC, No, Date): EP 91202690 911016;

PRIORITY (CC, No, Date): US 598189 901016

DESIGNATED STATES: CH; DE; FR; GB; IT; LI

INTERNATIONAL PATENT CLASS: B07C-003/00;

CITED PATENTS (EP A): US 4167476 A; FR 2302150 A; EP 227569 A

ABSTRACT EP 481569 A2

A mail sorting machine (20) includes an input hopper (30); a mailpiece reading and processing section (22); and, a sorting bin section (24) comprising a plurality of bins (26(sub 1) - 26(sub 1)(sub 2)(sub 8)). The reading and processing section (22) includes a CPU (54) which executes a program ANALYZE MAIL for sorting third class mailpieces. The program ANALYZE MAIL sorts the mailpieces included in a batch into packages, and then associates the packages into sacks or bags. The program ANALYZE MAIL constructs the packages and sacks to obtain maximum postage discounts. Upon an initial pass of all mailpieces of a batch through the sorting machine (20), the program ANALYZE MAIL generates output (TABLE 1) advising how the bins (26) are to be grouped for subsequent passes. The program ANALYZE MAIL also generates output (TABLES 2A - 2E) advising, for each group, which bins (26) are to have their packages associated together for insertion into the same bag or sack. Advantageously, the mailpieces are sorted so that the bins (26) to be associated together are physically adjacent one another in the sorting machine (20). Bag tags are generated to tell an operator which bins are to be collected together to form a sack or bag, as well as the sack number and group number. The program ANALYZE MAIL also includes an accounting capability for billing postage to a possible plurality of clients having mailstreams included in the batch, and for allocating postage costs in accordance with whether

the client's mailpieces qualify for postage discounts. (see image in original document)
ABSTRACT WORD COUNT: 255

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 920422 A2 Published application (Alwith Search Report
;A2without Search Report)
Search Report: 930421 A3 Separate publication of the European or
International search report
Withdrawal: 940727 A2 Date on which the European patent application
was deemed to be withdrawn: 931022

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 727 |
| SPEC A | (English) | EPABF1 | 20310 |
| Total word count - document A | | | 21037 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 21037 |

6/5/3

DIALOG(R)File 348:EUROPEAN PATENTS

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00466205

****ORDER fax of complete patent from KR SourceOne. See HELP ORDER348****

Call tagging user information in a telephonic environment.

Etikettierung von Anrufen mit Gebraucherinformation in einer Fernsprechumgebung.

Marquage des appels avec d'information d'usager dans un environnement telephonique.

PATENT ASSIGNEE:

ROLM SYSTEMS, (1352640), 4900 Old Ironside Drive, P.O.Box 58075, Santa Clara, CA 95052, (US), (applicant designated states: AT;CH;DE;ES;FR;GB;IT;LI)

INVENTOR:

Jolissaint, Charles H., 795 Belfair Ct., Sunnyvale, CA 94087, (US)

LEGAL REPRESENTATIVE:

Fuchs, Franz-Josef, Dr.-Ing. et al (3891), Postfach 22 13 17, D-80503 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 470415 A2 920212 (Basic)
EP 470415 A3 930818

APPLICATION (CC, No, Date): EP 91112138 910719;

PRIORITY (CC, No, Date): US 565076 900809

DESIGNATED STATES: AT; CH; DE; ES; FR; GB; IT; LI

INTERNATIONAL PATENT CLASS: H04Q-011/04; H04M-003/50; H04M-003/42; H04M-003/58;

CITED REFERENCES (EP A):

PROCEEDINGS OF THE NATIONAL COMMUNICATIONS FORUM vol. 43, no. 1, 2
October 1989, OAK BROOK, ILLINOIS US pages 548 - 551 J.GECHTER ET AL
'ISDN SERVICE OPPORTUNITIES IN THE INTELLIGENT NETWORK';

ABSTRACT EP 470415 A2

Method and apparatus for permitting host applications processors (100, 200, 300) to read information from and/or to write information into a database which is stored at a switching machine (400) which interfaces with the host applications processors (100, 200, 300). The information relates to a caller and the database record for the caller is maintained as long as the caller has an ongoing telephone call at the switch. (see image in original document)

ABSTRACT WORD COUNT: 75

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 920212 A2 Published application (Alwith Search Report
;A2without Search Report)
Search Report: 930818 A3 Separate publication of the European or
International search report

*Assignee: 930922 A2 Applicant (transfer of rights) (change): ROLM COMPANY (1575230) 4900 Old Ironside Drive P.O. Box 58075 Santa Clara, CA 95052 (US) (applicant designated states: AT;CH;DE;ES;FR;GB;IT;LI)

Examination: 940105 A2 Date of filing of request for examination: 931105

Change: 950524 A2 Representative (change)

*Assignee: 950524 A2 Applicant (transfer of rights) (change): Siemens Rolm Communications Inc. (a Delaware corp.) (1897260) 4900 Old Ironside Drive Santa Clara, CA 95052 (US) (applicant designated states: AT;CH;DE;ES;FR;GB;IT;LI)

*Assignee: 950524 A2 Previous applicant in case of transfer of rights (change): ROLM COMPANY (1575230) 4900 Old Ironside Drive P.O. Box 58075 Santa Clara, CA 95052 (US) (applicant designated states: AT;CH;DE;ES;FR;GB;IT;LI)

Examination: 960320 A2 Date of despatch of first examination report: 960131

*Assignee: 970402 A2 Applicant (transfer of rights) (change): Siemens Business Communication Systems, Inc. (a Delaware corp.) (1897263) 4900 Old Ironside Drive Santa Clara, CA 95052 (US) (applicant designated states: AT;CH;DE;ES;FR;GB;IT;LI)

*Assignee: 970402 A2 Previous applicant in case of transfer of rights (change): Siemens Rolm Communications Inc. (a Delaware corp.) (1897260) 4900 Old Ironside Drive Santa Clara, CA 95052 (US) (applicant designated states: AT;CH;DE;ES;FR;GB;IT;LI)

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 811 |
| SPEC A | (English) | EPABF1 | 5226 |
| Total word count - document A | | | 6037 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 6037 |

6/5/4

DIALOG(R) File 348:EUROPEAN PATENTS

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00362117

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Simultaneous vertical-seismic profiling and surface seismic acquisition method.

Verfahren zur simultanen seismischen Vertikalen- und Oberflachendatenvermessung.

Procede d'acquisition des donnees sismiques verticale et de surface simultanees.

PATENT ASSIGNEE:

WESTERN ATLAS INTERNATIONAL, INC., (903514), P.O. Box 1407, Houston Texas 77251-1407, (US), (applicant designated states: FR;GB;IT;NL)

INVENTOR:

Alam, Aftab, 59 Oatlands Drive, Weybridge, Surry, KT13 9LR, (GB)

Manzur, Akkas, 1408 Maryland, Houston, Texas 77006, (US)

LEGAL REPRESENTATIVE:

Godsill, John Kenneth et al (31031), Haseltine Lake & Co. Hazlitt House

28 Southampton Buildings Chancery Lane, London WC2A 1AT, (GB)

PATENT (CC, No, Kind, Date): EP 347019 A2 891220 (Basic)

EP 347019 A3 910814

EP 347019 B1 931013

APPLICATION (CC, No, Date): EP 89301811 890223;

PRIORITY (CC, No, Date): US 152969 880616

DESIGNATED STATES: FR; GB; IT; NL

INTERNATIONAL PATENT CLASS: G01V-001/00;

CITED PATENTS (EP A): EP 206457 A; US 4486863 A; US 4298967 A

CITED REFERENCES (EP A):

OFFSHORE, vol. 47, no. 7, July 1987, pages 36-39, Tulsa, OK, US; J.I.

SANDERS: "Seismic opens shallow play";

ABSTRACT EP 347019 A2

An inventive method for simultaneously collecting depth-of-focus vertical seismic profiling (VSP) data and three-dimensional surface seismic data is disclosed. At least one seismic sensor (26) is deployed at a predetermined depth of a borehole (16) and raised in increments determined by the survey. A seismic source (34) and a plurality of seismic sensors (38) may be deployed at the surface along a partial arc offset from the top of the borehole by a distance inversely proportional to the depth of the sensor in the borehole. The seismic source (34) generates a seismic signal at a plurality of points in a circular path (40) around the borehole. Once a circle (40) has been completed, the borehole sensor (26) is raised, and the seismic signal generator (34) and sensors (38) are moved to the next largest circular path (40) and the process is repeated. The seismic signals are simultaneously recorded by the borehole sensor (26) and the sensors (38) deployed in the arcuate path. The object is to overlap areal VSP coverage with surface seismic coverage to reduce the number of variables which influence correlation of the two data sets.

ABSTRACT WORD COUNT: 190

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 891220 A2 Published application (Alwith Search Report
;A2without Search Report)

Search Report: 910814 A3 Separate publication of the European or
International search report

Examination: 920401 A2 Date of filing of request for examination:
920131

Examination: 921111 A2 Date of despatch of first examination report:
921001

Grant: 931013 B1 Granted patent

Oppn None: 941005 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS B | (English) | EPBBF1 | 1072 |
| CLAIMS B | (German) | EPBBF1 | 541 |
| CLAIMS B | (French) | EPBBF1 | 549 |
| SPEC B | (English) | EPBBF1 | 3395 |
| Total word count - document A | | | 0 |
| Total word count - document B | | | 5557 |
| Total word count - documents A + B | | | 5557 |

6/5/5

DIALOG(R) File 348:EUROPEAN PATENTS

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00361563

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Protection system for a vehicle.

Sicherungssystem fur ein Fahrzeug.

Systeme de protection pour vehicule.

PATENT ASSIGNEE:

Marshall, Donald J., (1067520), 1240 Alta Vista No 316, Hollywood
California 90046, (US), (applicant designated states: DE;GB;IT;SE)

INVENTOR:

Marshall, Donald J., 1240 Alta Vista No 316, Hollywood California 90046,
(US)

LEGAL REPRESENTATIVE:

Williams, Trevor John et al (37751), J.A. KEMP & CO. 14 South Square
Gray's Inn, London WC1R 5EU, (GB)

PATENT (CC, No, Kind, Date): EP 364062 A2 900418 (Basic)
EP 364062 A3 910502

APPLICATION (CC, No, Date): EP 89301251 890209;
PRIORITY (CC, No, Date): US 244814 880914
DESIGNATED STATES: DE; GB; IT; SE
INTERNATIONAL PATENT CLASS: B60R-025/00; B60J-011/00;
CITED PATENTS (EP A): US 4530519 A; EP 204044 A; FR 2177362 A; US 4693508 A
; US 4693508 A; GB 2194764 A; GB 2194764 A; US 4437697 A

ABSTRACT EP 364062 A2

A cover (10) which covers the top and glassed area of a vehicle (14) and includes hard, impact resistant panels (18) to cover windows of the vehicle against breakage. The cover may be associated with bars (12) which are stowed beneath the doors of the vehicle and which are movable upwardly to a position outwardly of the sides of the vehicle. When in the upper position, the bars protect the sides of the vehicle and prevent the doors from being opened. Controlling the bars are cables which are motor driven. Brackets extend outwardly from the cables to mount the bars. A locking latch may also ride within slits in the door and door jam to prevent the door of the vehicle from being opened when the system is in the operative position. With the protection bars in the up position, the cover may be attached thereto.

ABSTRACT WORD COUNT: 148

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 900418 A2 Published application (A1with Search Report
;A2without Search Report)
Search Report: 910502 A3 Separate publication of the European or
International search report
Examination: 911218 A2 Date of filing of request for examination:
911023
Examination: 921104 A2 Date of despatch of first examination report:
920918
Change: 940824 A2 Representative (change)
Refusal: 941228 A2 Date on which the European patent application
was refused: 940508

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 1022 |
| SPEC A | (English) | EPABF1 | 2758 |
| Total word count - document A | | | 3780 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 3780 |

6/5/6

DIALOG(R) File 348:EUROPEAN PATENTS

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00324179

****ORDER fax of complete patent from KR SourceOne. See HELP ORDER348****

Saddle with a support for the buttock muscles.

Sattel mit Gesassmuskelstutze.

Selle a appui musculaire fessier.

PATENT ASSIGNEE:

Beylet, Daniel, (964840), 8, rue de Berne, F-67310 Wasselonne, (FR),
(applicant designated states: AT;BE;CH;DE;ES;GB;GR;IT;LI;LU;NL;SE)
Haushalter, Gerard, (964850), 3, rue de Bourgogne, F-67540 Ostwald, (FR),
(applicant designated states: AT;BE;CH;DE;ES;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

Beylet, Daniel, 8, rue de Berne, F-67310 Wasselonne, (FR)
Haushalter, Gerard, 3, rue de Bourgogne, F-67540 Ostwald, (FR)

LEGAL REPRESENTATIVE:

Metz, Paul (17342), CABINET METZ PATNI 63, rue de la Ganzau B.P. 63,
F-67024 Strasbourg Cedex 1, (FR)

PATENT (CC, No, Kind, Date): EP 286559 A2 881012 (Basic)

EP 286559 A3 900321

EP 286559 B1 920930

APPLICATION (CC, No, Date): EP 88440029 880408;

PRIORITY (CC, No, Date): FR 875176 870409

DESIGNATED STATES: AT; BE; CH; DE; ES; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: B62J-001/00; B62J-001/18;

CITED PATENTS (EP A): FR 2359022 A; FR 327562 A; US 4098537 A; US 3970345 A
; US 2613722 A; US 3863978 A

ABSTRACT EP 286559 A2

Selle caracterisee en ce qu'elle comporte a l'une de ses extremités un rebord releve anatomique (4) presentant sur son front avant un relief symetrique forme de deux concavites de part et d'autre d'une zone mediane longitudinale (6) en saillie, ladite zone mediane longitudinale se terminant en partie superieure par un coin superieur median (9) permettant d'obtenir un appui-calage efficace.

Cette invention interesse les professionnels du cyclisme et les fabricants d'accessoires.

ABSTRACT WORD COUNT: 74

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 881012 A2 Published application (Alwith Search Report
;A2without Search Report)
Search Report: 900321 A3 Separate publication of the European or
International search report
Examination: 901114 A2 Date of filing of request for examination:
900921
Examination: 920325 A2 Date of despatch of first examination report:
920211
Grant: 920930 B1 Granted patent
Change: 930303 B1 Representative (change)
Lapse: 930421 B1 Date of lapse of the European patent in a
Contracting State: SE 920930
Lapse: 930526 B1 Date of lapse of the European patent in a
Contracting State: NL 920930, SE 920930
Lapse: 930714 B1 Date of lapse of the European patent in a
Contracting State: DE 920930, NL 920930, SE
920930
Oppn None: 930922 B1 No opposition filed
Lapse: 940504 B1 Date of lapse of the European patent in a
Contracting State: AT 920930, DE 920930, NL
920930, SE 920930

LANGUAGE (Publication,Procedural,Application): French; French; French

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS B | (English) | EPBBF1 | 713 |
| CLAIMS B | (German) | EPBBF1 | 664 |
| CLAIMS B | (French) | EPBBF1 | 677 |
| SPEC B | (French) | EPBBF1 | 3826 |
| Total word count - document A | | | 0 |
| Total word count - document B | | | 5880 |
| Total word count - documents A + B | | | 5880 |

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QN DATABASE

1 SAEG

2 SAEG

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5 SAEG

6 SAEG

7 SAEG

DOCS SEARCH TERMS

48 INSURANCE WITH (RATE\$ OR PREMIUM\$ OR FEE OR
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7481 (SENSOR\$ OR MONITOR\$ OR TRACK\$ OR RECORD\$)
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PROFILE\$ OR DATA OR INFORMATION) OR RPM\$1 OR
SPEED\$ OR BRAKE\$ OR BRAKING OR (SAFETY OR SEAT)
WITH BELT\$ OR TURN ADJ SIGNAL\$
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1 1 SAME 4
73 (ONBOARD OR ON ADJ BOARD) ADJ (COMPUTER\$ OR
MONITOR\$ OR SENSOR\$)
0 6 SAME 3 SAME 1

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1 SAEG

SH DATENBANK SAEG, FIZ Technik: (C) SAE; Zugriffs-Nr.: 14-54-4-21.

THEMA Land, Sea.

TITEL Saab's security &<safety>priority.

TYP Journal (1994; English).

KC ... and Saab 9000 have built in<safety>which places Saab amongst the safest passenger ...
... the Saab was placed second for<safety>in research conducted on 220,000 accidents in ...
... has improvements which further enhance passenger<safety.>Saab itself has subjected the 900 series ...
... crash test methods: 13 at high<speed>to assess the survival space, restraint systems ...
... criteria and six at relatively low<speed>(8 to 25 km/h) to assess the ...
... bumpers, easy-repair pumper supports and airbag<sensor>testing. In Australia the combination of parts ...
... repair has lead to several leading<insurance>companies reducing the new vehicle's rating by ...
... a saving of 14% in the<insurance premium.>...

QN DATABASE
1 AINS
2 AINS
3 AINS
4 AINS
5 AINS
END OF DISPLAY

DOCS SEARCH TERMS
219 INSURANCE WITH (RATE\$ OR PREMIUM\$ OR FEE OR
FEES OR COST\$1 OR DISCOUNT\$ OR SURCHARGE\$)
12157 (SENSOR\$ OR MONITOR\$ OR TRACK\$ OR RECORD\$)
10053 OPERATING WITH (CONDITION\$ OR STATE\$1) OR
(DRIVER\$ OR DRIVING) WITH (CHARACTERISTIC\$ OR
PROFILE\$ OR DATA OR INFORMATION) OR RPM\$1 OR
SPEED\$ OR BRAKE\$ OR BRAKING OR (SAFETY OR SEAT)
WITH BELT\$ OR TURN ADJ SIGNAL\$
547 2 WITH 3
4 1 SAME 4

?..p short,kwic 1-4

1 AINS

AN WA96-16359 960807.

TI Microsoft Unveils CarPoint Internet Car-Buying Service.

SO Microsoft , 17 July 1996.

KC ... at <http://carpoint.msn.com/>. CarPoint combines up-to-date, objective<information>on all major model lines sold in the United <States,>with links to one of the Internet's ...
... unit manager at Microsoft. "Many consumers feel that they're <operating>at a disadvantage; they want to ...
... deal, but they don't have the<information>they need to make that happen. CarPoint ...
... include immediate access to extensive vehicle<data.>More than 250 model lines and 900 ...
... images. Each vehicle is accompanied by<information>on retail and invoice pricing, specifications,<safety>and convenience features, and a photo ...
... and negotiating a good deal. Accessing<information>in the CarPoint database is made easy by unique Find ...
... user-defined criteria, such as vehicle type,<cost, safety>features and fuel economy. Users simply ...
... CarPoint offers other ways of locating<information,>so users can choose the method that ...
... consumers who want even more detailed<information,>CarPoint offers more than 300 "Just the ...
... \$4.95 each, arm consumers with objective<information>on invoice pricing for all available options, ...
... and incentives, and unique five- year<Cost>of Ownership evaluations that take into consideration ...
... such as projected repair and maintenance<costs, insurance costs>and vehicle depreciation. CarPoint includes integrated ...

2 AINS

AN WA96-14172 960509.

TI Inexperienced<Drivers>at the Wheel.

SO World-Automotive-Industry-Weekly , 08 May 1996.

KC ... may only wish their teen-agers were<driving>elephants; imagine the low<insurance>and fuel<costs,>and the most worrisome roadway peril ...
... right-of-way altercation between two belligerent behemoths. <Driving,>a skill taken for granted by those ...
... roads where a neophyte could master<driving's>intricacies at a more leisurely and safer ...
... novice. The recent 1996 World Traffic<Safety>Symposium, sponsored by the New York International ...
... laws, aimed at bringing a new<driver>into the environment slowly, do make difference....
... technologies that help predict and control<driving's>busy landscape are coming more and more ...
... matter when it comes to safe<driving?>Quite a lot, according to the symposium's experts. Although beginning<drivers>do include adult immigrants and those who ...
... roads have plenty of reasons to feel anxious. According to Mark Schienberg, executive vice ...
... make up only 7 percent of<drivers,>they account for 14 percent of fatalities ...
... one-quarter of the fatalities were wearing<seat belts.">In addition to these frightening numbers, ...
... trends show the population of young<drivers>increasing steadily for the next 10 years, ...
... director of the Institute for Traffic<Safety>Management Research in Albany, NY. "In the ...

3 AINS

AN WU96-11575 960206.

TI IIHS Says Geo<Tracker>Death<Rates>Extremely High.

SO Better-Roads (p13), 00 February 1996.

KC ... According to the<Insurance>Institute for Highway<Safety,>the
<driver>death<rates>for the Geo<Tracker,>a small utility vehicle, are
three ...
... for all 1989 passenger vehicles. The<Tracker's>average number
of deaths per 10,000 registered ...
... among 178 passenger vehicles for which<driver>death<rates>were
calculated during calendar years 1990-1994. ...
... The vehicles with the lowest death<rates>were the Volvo 240 and
Saab 9000. ...
... equipped with air bags. The Geo<Tracker>comes only with<safety>
<belts.>...

4 AINS

AN WA94-6851 940623.

TI ABS: Surefooted<Safety>With No Talent Required.

SO World-Automotive-Industry-Weekly , 22 June 1994.

KC ... Newtown, Conn Anti-lock<Braking>Systems (ABS) may be one of the
...
... to look at the level of<driver>training in the US, the internal
reflexes that control the<driver's>actions, and ABS's place in the
future of automotive<safety>technology.<Driver>training in the
United<States>is, more often than not, simply ...
... as "How to accelerate, "How to<turn,>"How to stop, and the
dreaded "How ...
... The subject matter and the actual<driving>experience often seem
geared to the lowest ...
... denominator of expertise, and for 16-year-old<drivers,>that
expertise is understandably shallow. Unfortunately the training
<drivers>receive as teenagers is the foundation upon which their
<driving>"future" is built. More advanced<driver>training is offered
through many high- performance<driving>schools in the US and abroad.
However, ...
... such advanced programs either due to<cost,>location or lack of
interest. The average US<driver's>most developed<driving>skill may
be the self- appreciation of his or her own<driving>"abilities." In
other words, ego clouds the ...
... training in many people's minds. As<drivers,>our own internal
reflexes have more control ...
... have received. No matter what our<driving>background may be,
when faced with a ...
... of us is to stab the<brake>pedal and PUSH! Most<drivers>with
even modicum of training know ...
... and control maintained, by pumping the<brake>pedal. Yet even
those of us who ...
... all the thinking out of emergency<braking.>The system compares
actual tire rotation to ...

END OF DOCUMENTS IN LIST

D-S - SEARCH MODE - ENTER SEARCH TERMS

AINS 6_:

| Set | Items | Description |
|-----|-------|---|
| S1 | 8 | (CAR OR CARS OR AUTOMOTIVE OR AUTOBIL? OR TRUCK? OR FLEET- ?) (3N) (INSURANCE OR ASSURANCE OR COVERAGE?) |
| S2 | 10610 | REAL() TIME OR REALTIME OR PAY() AS() YOU() GO OR PAYG OR DYNA- MIC() (PRIC? OR COST? OR PREMIUM?) |
| S3 | 0 | S1(5N)S2 |
| S4 | 0 | S1(S)S2 |
| S5 | 2 | S1 AND S2 |
| S6 | 6 | S1 NOT S5 |

?show files

File 348:EUROPEAN PATENTS 1978-1998/Feb W5
(c) 1998 EUROPEAN PATENT OFFICE

| Set | Items | Description |
|-----|---------|---|
| S1 | 1105519 | (SENSOR OR MONITOR? OR DRIVING(N) (DISTANCE OR MILEAGE OR S-TYPE OR PENALT?)) |
| S2 | 55945 | (AUTOMOBILE OR AUTOMOTIVE OR CAR OR CARS OR TRUCK? OR FLEE-T?) (S) (INSUR? OR ASSURANCE OR COVERAGE?) |
| S3 | 17395 | (RATE? OR COST? OR PRICE? OR PREMIUM?) (S) S2 |
| S4 | 5052773 | DYNAMIC? OR CHANGE? OR VARIABLE OR REAL() TIME? OR INTERACTIVE? OR REALTIME |
| S5 | 1023 | S3(S) S4 |
| S6 | 43 | S5(S) (S1 OR IVHS OR INTELLIGENT() VEHICLE?) |
| S7 | 39 | RD (unique items) |
| S8 | 33 | S7 NOT PY>1996 |
| S9 | 17 | S8 NOT PD>960129 |

?show files

File 625: American Banker Publications 1981-1998/Feb 09
(c) 1998 American Banker

File 609: Bridge World Markets News 1989-1998/Feb 10
(c) 1998 Bridge

File 622: Financial Times Fulltext 1986-1998/Feb 10
(c) 1998 Fin. Times Ltd.

File 169: Insurance Periodicals 1984-1997/Jul W4
(c) 1997 NILS Publishing Co.

File 637: Journal of Commerce 1986-1998/Feb 09
(c) 1998 Journal of Commerce Inc

File 636: IAC Newsletter DB(TM) 1987-1998/Feb 10
(c) 1998 Information Access Co.

File 611: Reuters 1987-1997/Oct 12
(c) 1997 Reuters Information Services

File 799: Textline Curr.Glob.News 1995-1997/Oct 12
(c) 1997 Reuters Info.Svcs.

File 772: Textline Global News 1990-1994
(c) 1996 Reuters Info.Svcs.

File 771: Textline Global News 1980-1989
(c) 1994 Reuters Info.Svcs.

9/3,K/1 (Item 1 from file: 609)
DIALOG(R)File 609:Bridge World Markets News
(c) 1998 Bridge. All rts. reserv.

3397711 23333
CHICAGO TRIBUNE JIM'S DRIVEWAY COLUMN

DATE: December 17, 1995 12:17 E.T. WORD COUNT: 1699

Bridge World Markets News_1989-1998/Feb 10

...to dial the radio volume as high as it goes if you want to hear it over the wind noise.

MERCEDES-BENZ E420/E320: Base **price** : \$49,900 (E420), \$43,500 (E320);
Engine: 4.2-liter, 275-h.p., V-8 (E420), 3.2-liter, 217-h.p., 6-cylinder (E320...

...hub and dash to offer driver and front-seat passenger protection in a front impact, but also in each front door to afford the same **coverage** in a side impact. Both also come with four-wheel ABS and electronic traction control. The V-8 model also offers optional electronic stability program, which uses multiple sensors to constantly **monitor** vehicle yaw, or lateral movement, as well as steering angle and lateral acceleration. Should the **car** become unstable, such as going into a spin or drifting sideways over ice, ESP helps the driver maintain control by using ABS and traction control...

... reduce engine speed. BMW and Cadillac are preparing similar systems for 1997.

For 1996 the sedans have also undergone a major redesign, the most noticeable **change** being round headlamps.

PONTIAC BONNEVILLE SSEi: Base price: \$26,559; Engine: 3.8-liter, 240-h.p., supercharged V-6; Fuel economy: 17 m.p...

9/3,K/2 (Item 2 from file: 609)
DIALOG(R)File 609:Bridge World Markets News
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3362604 22022
CHICAGO TRIBUNE JIM'S DRIVEWAY COLUMN

DATE: November 19, 1995 19:21 E.T. WORD COUNT: 1691

Bridge World Markets News_1989-1998/Feb 10

...to dial the radio volume as high as it goes if you want to hear it over the wind noise.

MERCEDES-BENZ E420/E320: Base **price** : \$49,900 (E420), \$43,500 (E320);
Engine: 4.2-liter, 275-h.p., V-8 (E420), 3.2-liter, 217-h.p., 6-cylinder (E320...

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acceleration. Should the **car** become unstable, going into a spin or drifting sideways over ice, ESP helps the driver maintain control by using ABS and traction control to apply...

...reduce engine speed. BMW and Cadillac are preparing similar systems for 1997. For 1996 the sedans have also undergone a major redesign, the most noticeable **change** being round headlamps.

PONTIAC BONNEVILLE SSEi: Base price: \$26,559; Engine: 3.8-liter, 240-h.p., supercharged V-6; Fuel economy: 17 m.p....

9/3,K/3 (Item 1 from file: 636)
DIALOG(R) File 636:IAC Newsletter DB(TM)
(c) 1998 Information Access Co. All rts. reserv.

02929310

Company Wants New Messaging, Location Tracking Service
Telecommunications Reports Oct 9, 1995 V. 61 NO. 40
ISSN: 0163-9854 WORD COUNT: 210
PUBLISHER: BRP Publications

Flash Comm, Inc., has asked the FCC to establish a new messaging and location tracking service that would foster the development of low-cost, **real-time** wireless data communications. The service would operate on an unlicensed basis in the 3-30 megahertz high-frequency band. It would offer benefits similar to terrestrial-based systems and provide ubiquitous geographic **coverage**, Flash Comm said in its rulemaking petition. Potential applications include remote meter or **sensor** reading, **fleet** management, auto/boat tracking, and shipment **monitoring**.

A start-up company formed by Harris Corp. and Lexmark International, Inc., Flash Comm asked the FCC last week to consider amending part 15 of...

9/3,K/4 (Item 2 from file: 636)
DIALOG(R) File 636:IAC Newsletter DB(TM)
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02814256

PRODUCT SIDEWIRE...
Telecomworldwire June 15, 1995
WORD COUNT: 948
PUBLISHER: M2 Communications

TWW-15 June 1995-PRODUCT SIDEWIRE... TELECOMWORLDWIRE--(C) 1995 M2 COMMUNICATIONS LTD

REUTERS has launched Reuters Financial Television in Japan, providing **coverage** of the country's financial markets on pop-up windows through digital trading screens... QUANTUM has introduced a new range of 2.5" hard disk...

... which offers video snapshot, far-end camera control, CLI support, a new user interface and updated software code... PICTURETEL has reduced the recommended UK retail **price** of its LIVE PCS50 videoconferencing terminal by 20% to GBP1995... IOMEGA EUROPE GMBH has launched its new TRAVAN tape backup drives -- the Ditto 800 and...

... bit and 16-bit devices configured for implementation in all kinds of mass market applications such as home automation, electronic metering, motor control, electronic money, **automotive** electronics and telecommunications... NOVELL UK is now providing its Envoy portable document format viewer available free of charge from various online

services and the Internet...

... a new bipolar output driver transistor... MOTOROLA has announced the first in a series of media-tolerant, silicon piezoresistive devices, known as the MPX906D pressure **sensor**, which are compatible with water, water vapour and soapy water vapour... GEOQUIP has announced RAFID, a new radio frequency intruder detection system which is designed...

... is now shipping its LANTastic Power Suite, an integrated software package that combines an advanced LANTastic network operating system with leading communications software tools... NOVALINK **INTERACTIVE** NETWORKS, the largest independent US Internet provider, is offering business and home users the chance to have PPP dial-up access for US\$1.20...

9/3,K/5 (Item 3 from file: 636)

DIALOG(R) File 636:IAC Newsletter DB(TM)

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02769563

BUSINESS NEWS ABSTRACTS

East/West Commersant April 30, 1995 V. 3 NO. 8

ISSN: 1081-8421 WORD COUNT: 2710

PUBLISHER: Worldtrade Executives, Inc.

... environmental protection program for the Caspian Sea on April 24. The program will be partly financed by the UN. The agreement includes provisions for the **monitoring** of oil production on the Caspian shelf. Commersant Daily, 4/25. JKX (UK) won a tender to construct a \$35 million oil refinery in Kalmikia...

... operational in August. According to a January presidential decree, Mars benefits from a 50% reduction in import duties. This privilege is applied to foreign projects **costing** more than \$100 million; Mars's Stupino factories will exceed this amount. Commersant Daily, 4/20. JETRO, a Japanese state foreign trade organization, will a...

...EndIama (Angola) holds another 40% and Odebrecht Mining Service (Brazil) holds the rest. Preliminary construction works have already began. The project's initial phase will **cost** \$50 million. The mine is expected to produce 1 million carats annually and to pay for itself in three years. Commersant Daily, 4/14. Sulzer...of the tender, Menatep's share of Apatite voting stock will give the bank a controlling interest in the company. Commersant Daily, 4/12. Ulyanovsky **Automotive** Works (UAZ) will soon offer 11% of its stock through an investment tender, for a minimum bid of \$12.5 million. Funds must be invested...

... Europe, a German subsidiary of General Motors, and the Samarskaya Cable Company (Russia) signed an agreement creating a joint venture to produce electric wires for **cars**. Packard Electric will invest technology and equipment, and the Russian partner will provide production sites and labor. The joint venture has already received orders from such large Russian **automotive** companies as AvtoVAZ, KamAZ and UAZ. Commersant Daily 4/12 A government resolution reduced the maximum import tariff **rate** to 30% as of May 1, 1995. Exceptions include luxury goods, tobacco, liquors, and arms. The same resolution increased import tariffs for a number of...

... the Law On Profit Tax after the third reading on April 7. The amendments, effective as of January 1, 1995, lower the maximum profit tax **rate** from 38% to 35%. Although the federal **rate** remains 13%, the maximum regional **rates** are reduced from 25% to 22%. The maximum regional **rate** (30%) did not **change** for banks, brokerage companies, exchanges and **insurers**. Commersant Daily, 4/11. Russia's plan to streamline its tax system will focus on the 5 out of 40 taxes that currently account for...

9/3,K/6 (Item 4 from file: 636)

DIALOG(R) File 636:IAC Newsletter DB(TM)

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02622029

INTERNAL MARKET COUNCIL: BELGIUM OPPOSES MEDICINE EVALUATION AGENCY

European Report December 10, 1994 NO. 2000

WORD COUNT: 1766

PUBLISHER: Europe Information Service

... ECU 200,000, for instances where the same medicine would be sold in several different forms or dosages, requiring several authorisations. Each additional authorisation would **cost** ECU 20,000. A reduced fee of ECU 70,000 is provided for some types of medicines, up to a maximum of ECU 100,000. Each additional form or dose would **cost** ECU 10,000. All of the Member States agree concerning all other Agency fees, which will in any case be reviewed two years after the Regulation takes effect. The compulsory renewal, at five-year intervals, of a market authorisation will **cost** ECU 10,000. The Agency will charge ECU 10,000 for each inspection. Germany reduced the fee for a transfer of authorisation from one manufacturer...

... 000. The initial proposal provided for an annual lump-sum fee of ECU 30,000, which has now been abolished, to cover the expense of **monitoring** the market. If the Member States disagree about whether a medicine should be allowed to circulate freely, the manufacturer in question must pay ECU 30....

... a ceiling of ECU 100,000. The reduced fee will be ECU 35,000 up to a maximum of ECU 50,000. A transfer would **cost** ECU 5,000 and arbitration ECU 15,000. Coaches. The Council adopted, without debate, a common position on a draft Directive on the fire retardancy...

... instruments to be unveiled in late 1995. Martin Bangemann, the European Commissioner responsible for the Industry portfolio, announced a proposal for anti-theft devices on **cars**, to be discussed on December 21. A European Directive on the unauthorised use of **cars** has existed since 1974, but it only provides for mechanical anti-theft devices. Faced with soaring **car**-theft and technical progress, the Commission is proposing to extend the Directive to cover electronic devices. Making the latter compulsory would, according to German Economy Minister Gunter Rexrodt, reduce **car insurance premiums**. Raniero Vanni d'Archirafi, the European Commissioner responsible for the Internal Market portfolio, presented the Communication on transfers of funds in the European Union: transparency... and to accelerate its implementation, Member States have increased pressure on those States lagging behind. Among the excuses, Belgium indicated that it has had to **change** its legal code; Ireland said that it has to organise a referendum; and the Spanish delegation said that the Cortes was swamped. Portugal set out...

... the coming days, according to diplomatic sources. Martin Bangemann, the European Commissioner responsible for the Industry portfolio, announced a proposal for anti-theft devices on **cars**, to be discussed on December 21. A European Directive on the unauthorised use of **cars** has existed since 1974, but it only provides for mechanical anti-theft devices. Faced with soaring **car**-theft and technical progress, the Commission is proposing to extend the Directive to cover electronic devices. Making the latter compulsory would, according to German Economy Minister Gunter Rexrodt, reduce **car insurance premiums**. Raniero Vanni d'Archirafi, the European Commissioner responsible for the Internal Market portfolio, presented the Communication on transfers of funds in the European Union: transparency...

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9/3,K/7 (Item 5 from file: 636)
DIALOG(R) File 636:IAC Newsletter DB(TM)
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02460046

BITS AND PIECES

Telecomworldwire May 20, 1994
WORD COUNT: 749
PUBLISHER: M2 Communications

... of Microsoft Corp co-founder Paul Allen -- with the stake upped 10 percent to 12 percent; terms were not disclosed... PACKARD ELECTRIC, GM's non- **automotive** cable distributor, has sold its Hohn Kabel cable distributor in Germany to Draka Holdings for undisclosed terms... MERCURY COMMUNICATIONS in the UK is expected to...

... has won an award for outstanding support of the arts in Scotland with the Awards for Business Sponsorship of the Arts in Scotland... STANDARD LIFE **ASSURANCE** has signed a deal to install Mercury Dealing Systems products at 68 positions in its London investment department... SIGNALTEK RADIO MODEMS has introduced a new RDM4896 miniature digital radio data modem for use within portable data terminals, handling data **rates** over the RF link of 4800 and 9600 bit/s... France Telecom has connected its Numeris ISDN network to IDC's Japanese network and TLP...

... 625 new employees in the US from 1 January 1994... TELEMEX, the Mexican telephone company, has signed a deal with Bellcore for its NMA network **monitoring** and analysis software, with the package running on Stratus hardware... ALCATEL has won a FF215 million contract to provide an underwater optical-fibre link between...

... said that the privatisation of STET should be in the form of a public company with the government retaining a 'golden share' to prevent major **changes** being made... NORTHERN TELECOM EUROPE LTD's radio infrastructure arm in the UK has been awarded the Investors in People award -- the company's first...

9/3,K/8 (Item 6 from file: 636)
DIALOG(R) File 636:IAC Newsletter DB(TM)
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02418990

Waste, fraud and theft

Computer Audit Update May 1994
ISSN: 0954-5217 WORD COUNT: 1253
PUBLISHER: Elsevier Advanced Technology

... fraud and theft, but appear to be oblivious to, or at least apathetic to, the waste caused by poorly designed systems that are over their **cost** budget. Waste caused by developing computer systems that are over-running their time budget, with the consequential effect on organizations of continuing to depend upon...

... to operate effectively, efficiently and economically. Waste caused by developing computer systems that do not have adequate controls and integrity designed into them. Such waste **costs** organizations more than they lose by fraud and theft, but it is usually a hidden **cost**. Hidden in two ways. Firstly, the **cost** of continued inefficient working or lost opportunities of not having the required computer system at the required time, or delays in making decisions are virtually never quantified. A month, or even a week, is a long time to wait for an important decision on a project which is **costing** GBP15 000 per day. And secondly, such failures are usually hushed up. Indeed, it is usually only the spectacular failures like the London Ambulance Service...

... in its report Managing Computer Projects in the National Health Service that, "GBP200 million per annum was spent on IT systems that have not worked, **cost** and time targets not met, new systems not fully used". Also

in 1990, the Audit Commission, in its report Acquiring IT said, "Local authorities will...

... A good example of a computer system not providing the functionality required by organizations is a software package that was rushed out to help company **car** users calculate their tax liabilities when **changes** to the UK's taxation system came into force in April 1994. It also demonstrates the danger of assumptions made about software functionality. In this...

... presented a problem saying, "The software works in the way it was intended to do. What you can't do is edit it if you **change** your mind. You do have to enter information correctly." Some 650 customers are now the proud owners of software that does not allow the users...

... which has been keyed in incorrectly, or delete individual records. Presumably, it was designed for a perfect world where input clerks make no mistakes and **cars** are not stolen or need replacing through age! All too often computer systems are date driven not quality driven. According to an annual survey conducted...

... robust with in-built integrity and security. The survey lists the top 10 management issues for IT directors as: business process re-engineering; cutting IT **costs** ; aligning cross-function systems; managing organizational **change** ; improving IT human resources; creating information architecture; promoting the IT function; and organizing and using IT. The KPMG Peat Marwick survey of fraud in the...the state of Florida totalled some \$22.9 million, an increase of 9% on the previous year and a 30% increase over 1989. The Joint **Monitoring** Unit of the three UK Chartered Accountancy bodies in its second annual report on the audit regulatory regime to the Department of Trade and Industry has said that over a half of the firms visited had breached (external) audit regulations over procedures, quality **assurance** and independence, or through poor performance on individual assignments. Although the report relates specifically to the performance of external audits, these must obviously include the...

9/3,K/9 (Item 7 from file: 636)
DIALOG(R) File 636:IAC Newsletter DB(TM)
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00764147

UNTITLED ARTICLE

COMMUNICATIONS DAILY March 05, 1990 V. 10 NO. 43
ISSN: 0277-0679 WORD COUNT: 224
PUBLISHER: Warren Publishing, Inc.

... of low-earth-orbit satellites to provide 2-way commercial communications. OSC, through new subsidiary Orbital Communications (Orbcomm) (CD March 1 p8), has proposed low-**cost** data communications and position determination. Company said service would be for emergency assistance, data acquisition, tracking and messaging services, pocket portable and mobile subscriber terminals...

... at altitude of 970 km: 18 would have 40 -inclination orbits, with 6 birds in each of 3 orbital planes; 2 would be in polar-**coverage** orbits. OSC said it expects constellation to provide fulltime **coverage** of populated areas and oceans, as well as "regular **coverage** " of polar regions. Orbcomm said 9 earth stations would serve as gateway between satellites and Network Master Control Center. Applications could include emergency medical, search and rescue, roadside communications, environmental, industrial and remote asset **monitoring** , stolen **car** recovery, animal tracking, **real - time** 2-way personal messaging. Orbcomm hq is in Fairfax, Va., with OSC's corporate offices. OSC also announced appointment of Alan Parker as Orbcomm pres...

9/3,K/10 (Item 1 from file: 799)

01147900

JAPAN: THE ALL-ASIA RESEARCH TEAM - JAPAN

Institutional Investor, Institutional Investor (INT.EDITION) (INSTI, INSTII)

- April 30, 1995 Page: 128

Word Count: 10,420

...to first place, Noboru Terashima of Barclays de Zoete Wedd professes to have "no interest in companies once they become big." Indeed, Terashima gave up **coverage** of Aoyama Trading Co and Aoki International Co, stocks he unearthed in the late 1980s, after they became popular. Fans of the 43-year-old...place: Kiyohisa Hirano, who heads the 12-member OTC team at Daiwa Institute of Research. Fans cite Hirano and his team for their long experience **monitoring** OTC issues and their well-timed recommendations. Highlighting personal-computer-related issues during the first half of 1994, when the OTC market was dominated by high-quality growth stocks, Daiwa championed I-O Data Device in January at a **price** of Y9,800. I-O hit Y20,000 before the firm **changed** its stance to neutral in June. Other triumphs of 1994 include Yamakawa Industrial, an **automotive** components company, recommended in August at Y1,140; Nitta Corp, earmarked in April at Y1,350; and Shibaura Electronics, chosen in May at Y1,980. **Prices** of these issues rose to highs of Y1,450, Y1,650 and Y3,500, respectively. Although Daiwa is said to be focused on Japanese audiences...

...600 to Y11,700. A booster is grateful to the firm, moreover, for spending considerable time determining "which companies will grow and which are reasonably **priced** ."

Second team

Kiyohisa Hirano, Daiwa Institute of Research

Third team

Philip Higson, Smith New Court Securities (Japan)

Runner-up

Ken Segawa, UBS Securities

Telecommunications Services...

9/3,K/11 (Item 1 from file: 772)

DIALOG(R) File 772:Textline Global News

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09889389

UK: AIRTOURS PLC FINAL RESULTS

Regulatory News Service (RNS) - December 7, 1992

Word Count: 2,886

...close of business on
22 January 1993.

CHAIRMAN'S STATEMENT

Introduction

Over the last two years, Airtours plc has gone through a period of significant

change and expansion. We have doubled the number of passengers carried in

our core business, established a high quality airline and, by the acquisition of Pickfords...the demise of a major competitor. This resulted in capacity in the market place of between 5% and 10% in excess of demand

if realistic **prices** were to be achieved. The consequence was a degree of **price** cutting coupled with capacity reductions from those companies which had not been successful in selling the capacity which they had on offer for Summer 1992...

...enforce stricter controls over poorly financed expansion. Success in this business is totally dependent upon a company's ability to manage its capacity and its **cost** base in line with rapid **changes** in demand. I believe that the Company has considerable skills in these areas and our continued profitable growth over the years of both feast and...far as accommodation contracts are concerned, only 10% of Airtours' requirements are booked on an irrevocable basis.

More critical risks to the holiday business are **changes** in exchange and interest **rates** and in the **cost** of aviation fuel. Airtours' policy is to hedge against all major risks prior to each brochure launch. In this way we ensure that the **costs** built into the brochure selling **prices** are actually achievable.
Cash Management

The holiday business generates substantial cash flows as passengers traditionally pay in advance and the holiday companies pay their suppliers ...

...92 generated #8m of interest receivable.

At the present time all investment of surplus funds is on term deposits with established international banks. As interest **rates** decline, other areas of investment for our cash surpluses are being examined but we will continue to be prudent in our deployment of such funds.
Bonding

Air inclusive tour operators are required by the Civil Aviation Authority to obtain a bond or guarantee from a bank or **insurance** company to protect their passengers in the event of the financial collapse of the tour operator. During the year Airtours successfully negotiated totally unsecured bonding facilities on a term basis thus securing its requirements for the next few years. These facilities were obtained at highly competitive **rates** at ...travel agent in the United Kingdom. Each branch offers a comprehensive range of services including air and ferry tickets, inclusive tours, cruises and comprehensive travel **insurance**.

Pickfords Travel increased its gross sales from #368m in 1991 to #415m in 1992. Coupled with effective **cost** control, this performance enabled Pickfords Travel to return to profit after the losses incurred in the previous year.

Company policy on brochure racking and promotion campaigns is determined at Pickfords Travel Head Office by the Marketing department. Any **changes** of policy can be instantly communicated to all branches via computerised messaging systems.

Pickfords Travel places great importance upon the quality of service provided to the customer and constantly **monitors** this by the audit of customer

questionnaires. The results of these audits are used to modify and extend the in-house training programmes which areAirtours was therefore well placed when certain competitors found it necessary to embark upon a highly publicised round of **price** cutting, coupled with misleading statements about capacity increases in the industry. As a consequence of these activities the public was encouraged to delay making bookings in sophisticated computerised reservation and communication systems, coupled with a lower **cost** base, enables Airtours to generate more profit per employee than any of its principal competitors.

In the EuroSites self-drive business, 1992 was a year...

...Mediterranean and as far east as Luxor in Egypt.

The earlier part of the year found the airline preparing for a 60% expansion of its **fleet** with the introduction of three additional new MD83's. Delivery of these aircraft took place in the spring of 1992 and they were put into commercial service approximately one month earlier than planned. This brought the total **fleet** to eight aircraft.

Four of these aircraft were based at Manchester, two at Gatwick and one each at Birmingham and East Midlands, the latter being a new base for 1992.

The **fleet** of MD83's continues to operate ...Airtours International has consistently achieved higher ratings than any other airline used by Airtours Holidays.

For the Summer of 1993 only, Airtours International's existing **fleet** of eight aircraft will be increased by the lease of a further two aircraft of identical type. These will come complete with flight crews but...

9/3,K/12 (Item 2 from file: 772)
DIALOG(R)File 772:Textline Global News
(c) 1996 Reuters Info.Svcs. All rts. reserv.

09770684

UK: MAYNE NICKLESS LD AGM STATEMENTS

Regulatory News Service (RNS) - November 12, 1992
Word Count: 4,055

...in the first quarter, while markets remain very competitive, volumes have generally stabilised at lower levels.

As a result of these conditions, a process of **cost** rationalisation at the operational level was implemented in 1991/92. The emphasis of these **changes** was on the conversion of fixed **costs** to **variable costs**, the reform of work practices and steady progress towards more enterprise agreements.

Other initiatives have resulted in the merging of several businesses as part of...

...been offset by an increase in contract work as the recession prompted companies to look to third party contractors as a means of reducing distribution **costs**. Performance this year is being maintained at last year's levels. In general security and armoured **cars**, markets remain competitive and this has resulted in significant pressure on **rates**. However strong growth in ATM and other value added work for financial

institutions is reducing the effect of a reduction in traditional payroll work as MSS Records Management have shown improved performances as the levels of alarm **monitoring** and box and archive storage revenues increase.

In healthcare, the Company is extremely pleased with HCOA's contribution to the Group result which improved substantially...

...Australia.

First quarter trading has continued strongly and occupancy levels are being maintained at levels consistent with last year. The pressure faced by private health **insurers** has not been felt to the same extent in our hospitals because those people maintaining their private health **insurance** tend to be higher users of hospital facilities.

A number of privatisation opportunities are presently under negotiation. The most significant of these is the new...

...problems of hospital Medicare. We believe the health needs of Australia will be best served by both strong public and private sectors providing complementary and **cost** effective services.

NORTH AMERICA

In North America, the US economy has remained subdued although not as depressed as Australia, and in Canada economic conditions remain...transport activities, improved performances are being achieved in Loomis Courier and Mayne Nickless Courier Systems. While the strike at Loomis Courier in Quebec has been **costly**, the Company believes the long term viability of its Quebec operations required **changes** to work practices which have now been implemented. Results at Loomis Courier in the first quarter are most encouraging, and are well ahead of last year.

Competitive pressure on **rates** in North American security services and a weak economy in Canada have slowed the strong growth in Barnes Security and Loomis Armoured **Car** Services that was a feature in 1991/92. Stanley Smith has benefited from **cost** reduction, rationalisation and from exiting high risk areas of business. The business continues to record an improved trading performance.

EUROPE

In the UK, economic conditions...

...of both Spain and Italy being most affected.

In transport services, Interlink has proven an excellent acquisition generating a strong contribution to earnings. Its highly **variable cost** structure is protecting the business from a sluggish U.K. economy.

The significant turnaround in Parceline underlines the robustness of this business and further improvement...in the current year. In the first quarter most businesses are trading ahead of last year in a sluggish market.

Strong growth in UK armoured **car** services continues as the national network is expanded and the coin storage, counting and rolling services to banks grows. It was pleasing to achieve a...
...productivity. In a low inflation, low growth environment, efficiency and service gains are an important element in delivering to our customers valued services at competitive **prices**.

The Company's Continuous Service Improvement program embodies the

principles of total quality management and is gaining momentum throughout our organisation. The Program recognises both internal and external customers and operates on the principle of "right first time". It is an attitudinal **change** that recognises, and aims to eliminate, the **costs** of poor quality.

Within our business activities, there are signs of early successes and we are encouraged by these achievements. Productivity and quality of service...

...of the markets in which we operate remain tight although most of our businesses have proved their resilience in this difficult environment.

Initiatives to reduce **costs** and improve productivity have enabled most businesses to maintain their market positions. Despite depressed worldwide economic conditions, our businesses overall are performing in line with last year at the operational level.

However, the reduction in Australian interest **rates**, the carrying **cost** of our investment in Optus and increases in foreign interest **rates**, particularly in Europe, will cause a significant increase in the Company's net interest expense.

Nevertheless I can assure you that we will be working...

...the continuing development of healthcare as a core business;

- . sound performances in contract warehousing and distribution in Australia, as well as general security and armoured **cars** ;
- . tentative signs of improvement in profit performance ...Health Care of Australia have now firmly established it as a major and growing contributor to earnings.
- . Improved contributions from security in Canada and armoured **cars** in the U.K. and Canada were most encouraging.
- . The steady overall profit result was achieved despite no income from funds invested in Optus and...149 franchised branches through the U.K. and Ireland, with the hub located near Birmingham. This business has performed strongly since acquisition and its high **variable cost** structure is protecting the Company from the worst effects of the difficult economic conditions in the U.K.

Subsequent to year end, the Company expanded...of Government-operated services which will be privatised, particularly in transport and hospital management, which may also provide opportunities for Mayne Nickless.

INDUSTRIAL RELATIONS

The **changes** in industrial relations policy which have been implemented in the last two years in Australia have been rapid and comprehensive.

During this short period, we...

...developments mean that many of the traditional industrial barriers built up over many years are being removed. This will allow companies such as ours to **change** the workplace culture to one which engenders loyalty and productivity in the workplace, hopefully in an environment with limited conflict and restrictions on the way...has also made all funeral arrangements. I am sure that you join with me in extending our deepest sympathy to his family and colleagues.

BOARD CHANGES

A number of Board **changes** have occurred since the last Annual General Meeting.

The Vice Chairman, Mr. Robert Rose, will retire following today's Annual General meeting after 22 years...slower, but hopefully sustainable.

To prosper in this new environment, Mayne Nickless is responding to the demands of our customers for innovative services at lower **cost**. We are focussing closely on our internal processes in order to improve productivity. And we are forming closer working relationships with our customers in order to further improve the services we offer.

Mayne Nickless is benefiting from this period of **change** and is emerging as a company well placed through our core businesses, through our geographical spread, and through our investment in telecommunications, to achieve superior...

9/3,K/13 (Item 3 from file: 772)
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09307205

UK: PROVIDENT FIN.PLC. INTERIM RESULTS
Regulatory News Service (RNS) - September 3, 1992
Word Count: 682

...which led to a reduction in the number of branches from 404 to 368. The net effect of these measures has been to reduce the **cost** base whilst not disturbing the efficient service given by the Division's agents to its 1.3 million customers. Collections improved and bad debts moderated in spite of the difficult economic climate and increasing unemployment.

The **Insurance** Division saw an encouraging increase in business. Halifax **Insurance** continued its development plan and increased its customer base by 16 per cent to 325,000 policy holders. It also benefited from the market increase in motor **premiums**. Most of the benefit from this will come in the second half of 1992 and thereafter when the additional investment income from this increased business will be earned. Colonnade **Insurance** Brokers increased pre-tax profits and additionally the acquisition of the 26 Autoplus branches will enhance future profits. The customer base now totals 280,000. Colonnade Reinsurance benefited from a better than expected claims' experience in respect of the run off of **Car** Care Plan's warranty business.

The Banking Division achieved a welcome return to profit. This resulted from **cost** reductions and the improved credit procedures installed last year.

The slimmed-down head office is now only concerned with strategy, direction, control and **monitoring** of the Group, rather than providing central services to subsidiaries.

On 14th August, the sale was completed of **Car** Care Plan to Motors **Insurance** Corporation, a subsidiary of General Motors. The consideration totalled #4.6 million in cash on completion, plus further conditional payments totalling a

maximum of #0.5 million. In 1991, **Car** Care Plan's pre-tax losses were #1.4 million and at 31st December 1991 its net assets were #0.6 million.

No improvement in the UK economy is discernable at present. Nevertheless, the

| | | | |
|---------------------------------------|----------|--------|---------|
| significant changes which have | ...4,021 | 3,166 | 9,972 |
| Profit after tax | 8,745 | 7,387 | 24,131 |
| Dividend per ordinary share | 9.25p | 8.50p | 25.00p |
| Cost of dividend (#'000) | #4,886 | #4,424 | #13,036 |
| Earnings per share | 16.70p | 14.37p | 46.63p |

The information relating to the full year...

9/3,K/14 (Item 4 from file: 772)
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09304881

UK: IMPALA PLATINUM. FINAL RESULTS
 Regulatory News Service (RNS) - August 18, 1992
 Word Count: 3,791

...McMahon 010 2711 376 2917

CHAIRMAN'S STATEMENT

The financial year ended 30 June 1992 was a difficult one for the Implats Group. The market **prices** of the platinum group metals and the principal base metals were significantly lower than in the previous year, reflecting the continuing weakness, if not further...improvement on the mid-year position, and is in line with previous years' balances.

Nevertheless, in the face of the persistent weakness in the market **prices** of the major metals, taking cognisance of notices of reduced platinum and rhodium requirements for the immediate future by two of our major customers, and... cents recognises both the lower profit of the past year and the depressed conditions expected in the immediate future. In the absence of higher metal **prices**, it will be difficult to improve on the 1992 results. Fortunately, the Group is well placed to weather the present circumstances and to profit when...on last year's performance, but considerably short of the original projections for the year.

This shortfall on expectations can be attributed almost equally to **price** weakness and to production underachievements. A concerted effort to reduce the levels of refined stock necessary to manage the worldwide distribution of our products partly offset the shortfalls, contributing significantly to the gross revenue figures, but directly impacting on the **cost** of sales, which increased by 21% to R1.67 billion.

As a result, income from the sale and supply of metals fell by 33%, or... can be seen in the comparison between first and second half income shown in the table below.

Comparative Results

| First Half | Second Half | % Change | 1992 Financial Year |
|---------------|----------------|-------------|---------------------------|
|---------------|----------------|-------------|---------------------------|

| | | | | |
|------------------------------|---------|---------|--------|---------|
| Turnover (Rm) | 1,080.3 | 1,183.5 | +9.6 | 2,263.8 |
| Cost of sales | 820.2 | 852.6 | +4.0 | 1,672.8 |
| On-mine operations | 643.8 | 606.0 | -5.9 | 1,249.8 |
| Refining operations | 118.9 | 116.6 | -1.9 | 235.5 |
| Selling & other costs | 44.0 | 40.1 | -8.9 | 84.1 |
| Change in stock | 13.5 | 89.9 | +565.9 | 103.4 |

| | | | | |
|-----------------------|-------|-------|-------|-------|
| Profit on metal sales | 260.1 | 330.9 | +27.2 | 591.0 |
|-----------------------|-------|-------|-------|-------|

| | | | | |
|-------------------------|-----|-----|-------|-----|
| Platinum sold (000 ozs) | 443 | 496 | +12.0 | 939 |
|-------------------------|-----|-----|-------|-----|

| | | | | |
|-----------------------------|-----|-----|-------|-----|
| Platinum produced (000 ozs) | 382 | 483 | +26.4 | 865 |
|-----------------------------|-----|-----|-------|-----|

| | | | | |
|--|-------|-------|-------|-------|
| Production cost / oz produced (R) | 1,997 | 1,496 | -25.1 | 1,717 |
|--|-------|-------|-------|-------|

The improvement in the second half came about as a result of the successful reduction in operating stocks and from a coordinated programme to control **costs** and to resolve the technical problems that affected the refinery.

3. Review of operations

With the suspension of operations of Crocodile River Mine (CRM) and...on our people and our company can be minimised.

Pending final resolution of the issues surrounding NUM's recognition in Bophuthatswana, a series of independently **monitored** elections has resulted in a credible and acceptable Council of Worker Representatives emerging on our mines. This body successfully and peacefully negotiated the June 1992...

...major technical problems were extensive potholing on the UG2 horizon at No 2A shaft on Wildebeestfontein North as well as lower than expected extraction **rates** at No 11 shaft on Bafokeng South. A comprehensive review of the mine planning process is now complete and a much ...met.

Better mine planning as well as the more detailed understanding of the ore-reserve picture has also made possible a substantial reduction in the **rate** of expenditure at the No 14 shaft complex which is designed as an ore-reserve replacement project. This reduction was achieved without altering the planned...year, while the new process circuits were being proven, it was necessary to run both old and new circuits in parallel. This significantly affected refining **costs** for the year. The old circuits are now being closed down.

The process improvements were installed to reduce in-process platinum stocks and to enhance...be closed out.

Despite destocking, sales volumes for all the important products, with the exception of rhodium, were lower in the 1992 financial year. Moreover, **prices** of all the important metals declined during the year, although this was partly offset by the slightly weaker exchange **rate**.

5. Supply and demand

Two events have had a strong impact on world pgm markets. The first occurred approximately 18 months ago when large volumes...

...platinum were moved into Switzerland and Japan by the former USSR. This action and the gradual

release of "collateral metal" in Switzerland dramatically softened the **price** of platinum.

Secondly, consumers of rhodium concluded mid-way through this year that a combination of technological advances in the area of rhodium thrifting in ...groundless. As a result, there appears to have been a considerable destocking of rhodium hoards into the Japanese market in an attempt to reduce inventory **costs**. This resulted in weak rhodium **prices**.

The effects of the extended recession in the USA were offset to some extent by strong demand based on the increased autocatalyst loadings necessary to...

...in a number of major recalls. This may very well result in an increase of minimum loadings for both platinum and rhodium so as to "**insure**" against further such recalls for the **automobile** companies.

Looking further ahead ...slowly than generally assumed.

In summary, while in the longer term we see the fundamentals for platinum and rhodium becoming increasingly supportive of stronger metal **prices**, we believe that good reason exists to take a relatively cautious attitude on the direction of **pgm prices**, at least for the next financial year.

6. Growth and funding

Two years ago, the Implats Group announced its intention to expand its production from approximately 1.1 million ounces per annum to 1.35 million by 1995. Since that decision platinum and rhodium **prices** have remained well below anticipated levels and may take some time to recover. In these circumstances, it has been deemed prudent to defer the expansionary...mines and plants, an increase of 1 over last year.

A much larger upward trend in reportable accidents also emerged in the year, with the **rate** per 1,000 workers per annum rising from 262 to 508. While some of this trend can ...the eighth consecutive year, completing the year without a fatal accident for the fifth successive year.

10. Prospects

While the short-term prospects for metal **prices** are subdued, in the medium to long-term, fundamentals continue to move in platinum's favour. The test for the company will be to manage...

...development and relatively trouble-free industrial relations, 1993 is nevertheless expected to be a difficult year for the Group as we wait for the expected **price** recoveries. Without a significant improvement in **prices**, the Directors do not anticipate better results for the coming year.

J M McMahon
Managing Director
10 August 1992

AUDITED RESULTS FOR THE YEAR ENDED 30 JUNE 1992

| Consolidated Income Statement (Rm) | 1992 | 1991 |
|------------------------------------|---------|------|
| Turnover | 2,263.8 | |
| 2,269.2 | | |
| Cost of sales | 1,672.8 | |
| 1,386.8 | | |
| On-mine operations | 1,249.8 | |
| 1,180.6 | | |
| Refining operations | 235.5 | |
| 198.5 | | |
| Selling and other costs | 84.1 | |
| 48.4 | | |
| Decrease/(increase) in stock | 103.4 | |
| (40.7) | | |

Income from the supply ...of South Africa. Payments from the United Kingdom transfer office will be made net of non-resident shareholders' tax in United Kingdom currency at the **rate** of exchange ruling on 21 September 1992 or on the first day thereafter on which a **rate** of exchange is available.

Dividend warrants will be posted on 1 October 1992.

The full conditions of payment may be inspected at the offices of...

9/3,K/15 (Item 5 from file: 772)
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08298581

UK: BR.VITA PLC FINAL RESULTS & RIGHTS ISSUE
 Regulatory News Service (RNS) - March 4, 1992
 Word Count: 2,351

...or through
 wire services in the USA

Preliminary profit announcement of the
 results (unaudited) for the year ended 31 December 1991
 prepared on the historical **cost** basis

| | | |
|--|-----------|----------|
| #000 | 1991 | |
| 1990 | | |
| Turnover to external customers (Note 2) | 694,276 | |
| 635,948 | | |
| Cost of sales | (527,600) | |
| (476,990) Gross profit | | 166,676 |
| 158,958 | | |
| Distribution costs | (41,575) | |
| (37,126) Administrative expenses | | (71,763) |
| (70,286) | | |
| Operating profit | 53,338 | |
| 51,546 | | |
| Share of profit of associated undertakings | 1,624 | 5 |
| ...record. | | |

To achieve these results has meant a total commitment to hard work and dedication by the whole Vita workforce who, through training and quality **assurance** supported by 'state of the art' equipment, has demonstrated once again its ability to play on a difficult wicket.

The year, however, has not been five

fully underwritten rights issue to raise approximately #73.4 million net of expenses at a **price** of 212p per share.

1992

The year has started reasonably firm overall. German domestic demand remains stable at the good levels established last year. In...
...and Spanish economies, our activities in those areas show few signs of sustained improvement to date. Margin pressure continues in some markets, particularly the European **automotive** sector. However, Vita is well equipped, fiercely competitive and our technical innovation, coupled with wide geographical spread, gives us many advantages on which to build...of 1991 to 20 per cent. (1990 - 17 per cent.)

As Vita has grown over the years, its management structure has evolved culminating in the **changes** announced last September which included the establishment of the British Vita Management Board. This structure reflects the Company's policy of combining decentralised business management with the requirement for effective central **monitoring** and control of the overall performance and development of our operations. The Management Board, chaired by Rod Sellers, Chief Executive, comprises the Executive Directors and...in a similar manner.

Terms of the Rights Issue

The Rights Issue comprises the issue of up to 35,417,231 Ordinary Shares at a **price** of 212p per share, payable in full on acceptance. This compares with the middle market **price** of 263p per Ordinary Share as derived from the London Stock Exchange Daily Official List for Tuesday 3 March 1991 (the last business day prior...

9/3,K/16 (Item 6 from file: 772)
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07769243

UK: REUTERS HLDGS PLC NEW PRODUCTS LAUNCHED
Regulatory News Service (RNS) - November 11, 1991
Word Count: 556

...to Option Adjusted Spread models. For those with more complex requirements, Decision 2000 offers multi-currency portfolio analysis and optimisation tools. Decision 2000 integrates Reuter **real -time prices** and news with extensive historical databases to form a comprehensive and timely set of data. The historical databases contain **prices** and terms and conditions for several hundred thousand securities issued around the world. Reuters matches this global **coverage** with an international user interface. Decision 2000 is available in English, German and French. Italian, Spanish and Japanese versions are due early next year. Decision... product, called Reuter Terminal graphics, offers easy-to-use charting facilities and a suite of popular technical analysis studies in two forms. Level 1 retrieves **real -time** data from a locally-held, user-defined database and is available as a standard feature to Reuter Terminal users. Level 2 has a wider range of technical analysis studies and offers users access to both **real -time** and historical information. The Reuter Terminal is an 80386 microprocessor-based, intelligent PC which is the standard keystation for retrieving Reuter information services. For

those...

...analysis product covering international currency and commodity markets, Reuters has launched an enhanced version of Reuter Technical Analysis in Europe and Asia. This combines Reuter **real -time** information with more comprehensive historical data, a larger local database and a far greater array of displays and analyses than in offered by RT Graphics. Recent enhancements to this existing product improve functionality and provide access to Reuter **Monitor** pages and news. Reuters (NASDAQ: RTRSY) supplies the global business community and news media with a wide range of products including **real -time** financial data, transaction systems, access to numeric and textual historical databases, news and news pictures. Reuters has a controlling interest in Visnews, the international television... teleprinters. This includes clients' own terminals that receive Reuter data. For further information please contact: Peter Griffiths, Manager, Corporate Media Relations, Reuters Holdings Plc, 85 **Fleet** Street, London EC4P 4AJ (Tel: 071 510 6909 or 071 510 8481).

9/3,K/17 (Item 7 from file: 772)
DIALOG(R) File 772: Textline Global News
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07764074

UK: MOTOROLA INC. 3RD QUARTER & 9 MONTHS RSLTS
Regulatory News Service (RNS) - October 9, 1991
Word Count: 1,341

...and government and utility accounts more effectively. A network of several hundred indirect declare is being put into place to concentrate on the diversified general business market. While these **changes** disrupted order input in the quarter, they are designed to improve and expand the sector's sales **coverage** in the future. Two new digital technologies that improve spectrum efficiency were announced. For single-customer private systems ASTRO technology offers enhanced encryption, voice and data capabilities... industrial, mainframe computers consumer and communications segments. Distributor orders also increased. Most major product categories experienced higher orders, including CMOS gate arrays customer-specified microcontrollers, high-end microprocessors, **dynamic** and fast static random access memories, discrete power transistors and sensors. In a technology alliance with IBM and Apple Computer, Motorola will co-design, manufacture and market... It also won a contract to supply data communications equipment to Czechoslovakia. UDS Motorola posted a large increase in international sales and opened its European headquarters in Paris. **Price** competition in the V.32 modem market and lower capital spending adversely affected U.S. sales. The Government Electronics Group's sales increased 1 percent and orders were...

...global positioning system for international markets. Motorola is accelerating its investment in the proposed Iridium, "global satellite communications system, while under the management of the Government Electronics Group, the **costs** are not currently included in the financial results of the Group. Motorola is in the process of establishing a consortium of major international telecommunications companies to make the initial investments required to purchase and operate the Iridium system. In the **Automotive** and ... rose 24 percent reflecting the increased application of electronics on vehicles. Operating profits were higher. Motorola will participate in a field operational test of Intelligent Vehicle Highway Systems (**IVHS**) technology in the northwestern suburbs of Chicago. Motorola will install and maintain the in-vehicle navigation and route guidance system. George Fishery chairman and chief executive officer ...

...the last segments to recover from recessions as can be seen in the weaker order results in our other communications businesses. We continue to exercise appropriate control over **costs** and we are emphasizing productivity through our quality and cycle time improvement programs.' Fisher said, "Despite the more difficult

economic conditions we are experiencing, Motorola is continuing to invest...

| Set | Items | Description |
|-----|---------|--|
| S1 | 1288798 | (SENSOR OR MONITOR? OR DRIVING(N) (DISTANCE OR MILEAGE OR S-TYLE OR PENALT?)) OR IVHS OR INTELLIGENT()VEHICLE? |
| S2 | 45784 | (AUTOMOBILE OR AUTOMOTIVE OR CAR OR CARS OR TRUCK? OR FLEE-T?) (3N) (INSUR? OR ASSURANCE OR COVERAGE?) |
| S3 | 14424 | (RATE? OR COST? OR PRICE? OR PREMIUM?) (S) S2 |
| S4 | 5867692 | DYNAMIC? OR CHANGE? OR VARIABLE OR REAL() TIME? OR INTERACT-IVE? OR REALTIME |
| S5 | 905 | S3(S) S4 |
| S6 | 19 | S5(S) S1 |
| S7 | 13 | RD (unique items) |
| S8 | 12 | S7 NOT PY>1996 |
| S9 | 9 | S8 NOT PD>960129 |

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(c) 1998 PR Newswire Association Inc

File 611:Reuters 1987-1997/Oct 12
(c) 1997 Reuters Information Services

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(c) 1998 The Dialog Corp.

File 148:IAC Trade & Industry Database 1976-1998/Feb 09
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Full Text
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9/3,K/1 (Item 1 from file: 15)
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00353768

87-12602

Gunter: Riding Herd on P-C Cycles

Gunter, Bill

National Underwriter (Property/Casualty/Employee Benefits) v91n12 PP:
8-9, 12-13, 61 Mar 23, 1987

ISSN: 0163-8912 JRNL CODE: NUN

AVAILABILITY: Photocopy available from ABI/INFORM 2017.00

...ABSTRACT: to take a comprehensive and long-term approach in addressing the flawed liability insurance market system. In late 1985 a package was drafted that combined **rate** review authority with provisions similar to those in the **automobile insurance** law to refund insurers' excess profits to policyholders, along with other provisions to bring fairness and stability to the marketplace. A law was passed that requires insurers to submit closed-claim reports on an ongoing basis, which will be a critical element in **monitoring** the impact of **changes** in the tort law on the **cost** of insurance. Under the new Florida system, those who can demonstrate they can sell insurance more cheaply than other companies will be allowed to do so. The new law in Florida provides that **rates** must allow a reasonable profit. Some industries are required to carry insurance. Florida also has made some important **changes** in its tort system.

9/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/INFORM(R)
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00113486

80-07374

Insurers Eye Trucking Deregulation

Cochran, Frank E.

National Underwriter (Property/Casualty) v84n11 PP: 23, 43-44 Mar 14, 1980

ISSN: 0163-8912 JRNL CODE: NUN

AVAILABILITY: Photocopy available from ABI/INFORM 2017.00

...ABSTRACT: proposals to deregulate the trucking industry. They are well satisfied by the current regulatory framework administered by the Interstate Commerce Commission (ICC) and feel that **changes** in financial reporting requirements and elimination of Federal **monitoring** procedures resulting from deregulation would leave insurers with insufficient information to evaluate **insurance** risks of individual **trucking** firms. In addition, **insurance** carriers fear deregulation would weaken Federal enforcement of highway safety rules, accelerate cargo loss and damage claims, and cause administrative **costs** to increase significantly. In a deregulated climate, policy rating for individuals entering the trucking field would be nearly impossible, and elimination of financial reporting to ...

9/3,K/3 (Item 3 from file: 15)
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00085950

79-00838

Canadian Comment-Superintendents Hold Annual Conference More Auto Rate Reform Suggested

Findlay, Gordon S.

Best's Review (Prop/Casualty) v79n8 PP: 54, 56, 58 Dec. 1978

ISSN: 0005-9714 JRNL CODE: BIP

AVAILABILITY: Photocopy available from ABI/INFORM 379.00

...ABSTRACT: has resulted from the conference of Canada's provincial superintendents of insurance is the announcement of a draft of legislation to restrict the right of **automobile** and home **insurers** to cancel

policies in mid-term. Recommendations made by the superintendents are usually accepted by provincial legislatures. This **change** will mean that clients will have to be fully informed by the insurance companies about the terms of their policies. The step is also important in view of the fact that it is believed that consumer complaints are indicative of problems within the insurance industry. In the area of **automobile insurance**, it is unlikely that a proposal for a special legislature committee to be given the authority to set **automobile insurance rates** in the province of Ontario will be enacted. The committee felt that this step would not ensure **rate** reductions or keep **rates** down to a minimum. The committee will study how criteria for recognizing competitive conditions and **monitoring** business activities in such a way as to promote maximum competition will be provided for the insurance industry in general rather than for the automobile segment alone. The study might produce some stop-gap method of controlling **rates** in the short-term.

9/3,K/4 (Item 1 from file: 88)

DIALOG(R)File 88:IAC BUSINESS A.R.T.S.

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03878745 SUPPLIER NUMBER: 17590723 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Insurance cycles: interest rates and the capacity constraint model.

Doherty, Niel A.; Garven, James R.

The Journal of Business, v68, n3, p383(22)

July, 1995

ISSN: 0021-9398

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 9906 LINE COUNT: 00812

... price and quantity effects of such a shock could be ambiguous. If demand is sensitive to the probability of insolvency (i.e., if insureds can **monitor** the condition of insurers and are not protected by insolvency guarantees), then the demand curve also will shift to the left. While the predicted price...general election in California. Proposition 103 called for, among other things, the imposition of a system of "prior approval" price regulation in the market for **automobile insurance**. Prior to Proposition 103, **prices** were regulated primarily by market forces. (35.) In many states, regulators have threatened to withdraw licenses from insurers that attempt to withdraw from sale of...

9/3,K/5 (Item 1 from file: 635)

DIALOG(R)File 635:Business Dateline(R)

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0259446 92-05720

Auto Rates Hiked by Average \$58

Blanton, Kimberly

Boston Globe (Boston, MA, US), v240 n170 s1 p45

PUBL DATE: 911217

DATeline: Boston, MA, US WORD COUNT: 801

TEXT:

...monitoring to insure rates remain low. But she pointed to a study by the Rand Institute for Civil Justice in California that found no-fault **automobile insurance** could lower **premiums** by as much as 12 percent.

Only three states--New York, Michigan and Florida--have strict no-fault insurance laws. A handful of states, including...

9/3,K/6 (Item 1 from file: 647)

DIALOG(R)File 647:CMP Computer Fulltext

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01020790 CMP ACCESSION NUMBER: VAR19940601S0507

Financial Fundamentals - Following a few basic rules can keep you in the black

Deidra-Ann Parrish
VARBUSINESS, 1994, n 1008, 33
PUBLICATION DATE: 940601
JOURNAL CODE: VAR LANGUAGE: English
RECORD TYPE: Fulltext
SECTION HEADING: Business Sense
WORD COUNT: 1537

... up with one of your own. Start with the most rudimentary data: your overhead. Hopefully, you keep at least a loose record of your operation **costs**. It's important to know your expenses each month, because every investment decision is affected by that figure. Your overhead consists of all the fixed **costs** not directly connected to your products or services. That includes such things as insurance, rent and maintenance. These items are considered fixed because their amount...

...affected by the level of sales you generate. If you pay \$3,000 a month to rent your office, a great sales month won't **change** your rent. There are, however, some fixed **costs** that vary from one payment period to another. Your utilities are considered fixed **costs** by definition. Their variances have nothing to do with the level of business that flows through your organization. Yet, they will obviously vary. Given that, you can tabulate your total fixed **costs** in one of two ways. First, add your unchanging monthly expenses. Then, either determine an average monthly **cost** for your utilities or take the month in which you paid the most in utilities, perhaps a cold winter month when more heat and light...

...use that as your model. Padding your utilities expenses on the high side will leave you some margin for error. When you add your fixed **costs**, remember to factor in payments that you make on an other than monthly schedule. Water bills are usually due semi-annually. The same is often true for **car insurance**, which you may pay on your company vehicle(s). If you forget to add them, your overhead figure will show a greater cash flow than you actually have. PIN DOWN THE VARIABLES Measuring **variable costs** is a little tougher to do. They are expenses that **change** based on your business activity. Your **cost** for purchasing raw materials, such as CPUs, keyboards, microprocessor chips and modems, are **variable cost** items. Money spent to configure, install and support your products are also **variable costs**. Travel expenses you accumulate while servicing long-distance accounts would also be listed under **variable costs**. Depending on the kind of work you do and how long you've been doing it, these **costs** can vary considerably. If, for example, you've been selling turnkey systems to state parks for seven years, you probably have a handle on what your **variable costs** are. But when you're selling a relatively new product, your **variable costs** will be tougher to **monitor** because of unexpected expenses along the way. Let's say you've recently added imaging to your office automation solution. You're a smart business person, so you researched the market and found out how much a modest inventory of imaging hardware and software would **cost**. However, in your enthusiasm, you forgot to consider a few things: training and storage space. Only one of your six technicians is proficient enough to...

...will have to rent storage space now and then, depending on demand. Those are just basic examples of unexpected expenses. Now you can see why **variable costs** can cause problems in record keeping. The best thing to do is use a direct **costing** or activity-based **costing** method. These accounting strategies consider **costs** directly connected to a project. From the moment you begin work on an account, everyone involved should keep a working record of expenses. APPLY THE BOOMERANG TEST If you're conscientious about tracking your **costs**, you will have some valuable information in your hands upon completion of each project. By doing a little simple arithmetic, you can determine your return on investment. If you used a direct **costing** method, add your total **costs** on a particular project, then subtract the sum from the revenue generated by the same project. The difference will be your net income or your return. If your revenue is less than your total **costs**, that means you're not realizing a return on your investment. That's obviously not desirable, but it's not a death knell, either. If...

...selling something old in a new market, negative revenue and negative cash flow are not unusual. You have to expect that with the added marketing **costs** alone, it will be awhile before you turn a profit. When you see negative numbers where you'd prefer to see positives, don't get discouraged. Go over your pricing to make sure you gave yourself enough profit. You may need to pad some of your support and service **costs**. Also, check your math to make sure you calculated your income correctly. If your customer opted to pay for his or her \$30,000 system...

...how long your core business will have to subsidize your new investment. To conduct a break-even analysis you need to know your fixed **costs**, your **variable costs** and your selling **price** all of which you will know after a few sales. The formula is as follows: $U = \frac{FC}{SP - VC}$ where U= number of units sold; NP= net profit; FC=fixed **costs**; SP=selling **price**; VC=**variable costs**. Here's a simple example: Let's say you want to create a new application that will sell for \$5,000. The **variable costs** labor, maintenance, etc. are \$2,000 per copy. Your annual fixed **costs** are \$.5 million. When your net profit (usually set at zero) is \$0, your break-even point is $U = \frac{\$500,000}{\$5,000 - \$2,000} = 167$. You may need to adjust...

...a better understanding of your financial picture. The truth is, if yours is like most VAR organizations, there will be times when things like indirect **costs**, unearned revenues and replacement **costs** make it impossible for you to make any sense of the numbers. When that happens, call in an expert. If you think you could benefit...

9/3,K/7 (Item 1 from file: 275)

DIALOG(R) File 275:IAC(SM) Computer Database(TM)

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01442439 SUPPLIER NUMBER: 11032122 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Our scenario: let the market handle privacy. (includes related articles on the imbalance in power between individuals and big organizations, historical and legal aspects of privacy and a person's value to direct marketers)

Dyson, Esther

RElease 1.0, v91, n6, p11(11)

June 30, 1991

ISSN: 1047-935X

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 6033

LINE COUNT: 00454

... logistics themselves. Suddenly a new industry will take off. (If you think this is unlikely, just consider the firms that have arisen to help people **monitor** and manage their frequent-flyer miles, a far narrower market.) No longer will consumers blithely sign over the rights to their names. They may start...

...credit-rating bureaus and list brokers. They have the relationships with the sources and the users of the data. What they need - along with a **change** in attitude is relationships with the owners of the data, the consumers. For the moment, of course, Prodigy and CompuServe and other electronic service vendors...

...names with British Airways; it has to go through a recognized data agent to do so. Just as we have banks with government-defined and **-monitored** functions, so will we have data banks, regulated and **monitored** by government agencies. The agencies should have access to the data banks' policies and procedures, but not to their data just as the government doesn't...

...individual data-owners. Within the data bank industry, there should be enough strong players so that they need to compete vigorously on the basis of **price** and service to win consumers' business. (Sure, there's a lot of overhead, just as there's overhead to getting a mortgage from a bank, paying taxes and buying **car insurance**. By and large, that's the **cost** of distributing control instead of letting the government run everything.)

For economies of scale, there will probably be just a few large data banks, plus...them. The basic economic question: Who wins? Who loses? This will not kill the direct-mail business nor the list-brokering business, but it will **change** its economics. Marketers who used to get such information almost for free must now pay for it, compensating the rightful owners, the consumers. Smaller companies, who had to rent lists from bigger companies, will continue to do so, but their proper use of those lists will be more closely **monitored**. Also, the **prices** of those names may go up, but the overall result will be better targeted marketing, happier consumers, and perhaps a reduction in the use of...

...mail and free samples, who may get less of them, and low-end mailers, who used to get almost-free information but will now get **costlier**, better information. The beneficiaries will be high-end consumers who sell their attention and get less junk mail, the data banks who manage the data...

9/3,K/8 (Item 1 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
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02622029

INTERNAL MARKET COUNCIL: BELGIUM OPPOSES MEDICINE EVALUATION AGENCY
European Report December 10, 1994 NO. 2000
WORD COUNT: 1766
PUBLISHER: Europe Information Service

... ECU 200,000, for instances where the same medicine would be sold in several different forms or dosages, requiring several authorisations. Each additional authorisation would **cost** ECU 20,000. A reduced fee of ECU 70,000 is provided for some types of medicines, up to a maximum of ECU 100,000. Each additional form or dose would **cost** ECU 10,000. All of the Member States agree concerning all other Agency fees, which will in any case be reviewed two years after the Regulation takes effect. The compulsory renewal, at five-year intervals, of a market authorisation will **cost** ECU 10,000. The Agency will charge ECU 10,000 for each inspection. Germany reduced the fee for a transfer of authorisation from one manufacturer...

... 000. The initial proposal provided for an annual lump-sum fee of ECU 30,000, which has now been abolished, to cover the expense of **monitoring** the market. If the Member States disagree about whether a medicine should be allowed to circulate freely, the manufacturer in question must pay ECU 30...

... a ceiling of ECU 100,000. The reduced fee will be ECU 35,000 up to a maximum of ECU 50,000. A transfer would **cost** ECU 5,000 and arbitration ECU 15,000. Coaches. The Council adopted, without debate, a common position on a draft Directive on the fire retardancy...

... the Commission is proposing to extend the Directive to cover electronic devices. Making the latter compulsory would, according to German Economy Minister Gunter Rexrodt, reduce **car insurance premiums**. Raniero Vanni d'Archirafi, the European Commissioner responsible for the Internal Market portfolio, presented the Communication on transfers of funds in the European Union: transparency...and to accelerate its implementation, Member States have increased pressure on those States lagging behind. Among the excuses, Belgium indicated that it has had to **change** its legal code; Ireland said that it has to organise a referendum; and the Spanish delegation said that the Cortes was swamped. Portugal set out...

... the Commission is proposing to extend the Directive to cover electronic devices. Making the latter compulsory would, according to German Economy Minister Gunter Rexrodt, reduce **car insurance premiums**. Raniero Vanni d'Archirafi, the European Commissioner responsible for the Internal Market portfolio, presented the Communication on transfers of funds in the European Union: transparency...

... and to accelerate its implementation, Member States have increased pressure on those States lagging behind. Among the excuses, Belgium indicated that it has had to **change** its legal code; Ireland said that it has to organise a referendum; and the Spanish delegation said that the Cortes was swamped. Portugal set out...

9/3,K/9 (Item 1 from file: 16)

DIALOG(R) File 16:IAC PROMT(R)

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04219078

When the walls tumble down

Germany: Most of the restrictions on the insurance will be removed in 7/94

Economist November 27, 1992 p. 92

ISSN: 0013-0613

Germany: Most of the restrictions on the insurance will be removed in 7/94, freeing firms to sell policies at the **prices** they want. Insurers' solvency, but not **prices** and products, will be **monitored**. Critics say that without regulation, the **price** wars will intensify, but insurers say that Germans are not cut-throat rivals. However, when insurers in Germany have been freed, such as in industrial fire and commercial insurance, **prices** were reduced so low that claims were bound to be more than **premium** income. When claims rose, insurers had large losses and had to increase **premiums** as much as 40% in order to recoup. Michael Huttner of BNP Securities thinks that as other lines of business are deregulated, the same pattern will appear. Particularly vulnerable is **car insurance**, which provides two-fifths of **premium** income from private customers. Deregulation is expected to cause **premiums** to sharply decline, with newcomers selling car policies by telephone or mail. Moves by insurers to adapt to the market **changes** are discussed and a bar graph shows foreign firms' share of the German insurance market in 1980, 1985, 1990 and 1991.

| Set | Items | Description |
|-----|---------|--|
| S1 | 1198672 | (SENSOR OR MONITOR? OR DRIVING(N) (DISTANCE OR MILEAGE OR S-TYPE OR PENALT?)) OR IVHS OR INTELLIGENT()VEHICLE? |
| S2 | 736 | (AUTOMOBILE OR AUTOMOTIVE OR CAR OR CARS OR TRUCK? OR FLEE-T?) (3N) (INSUR? OR ASSURANCE OR COVERAGE?) |
| S3 | 137 | (RATE? OR COST? OR PRICE? OR PREMIUM?) (S)S2 |
| S4 | 5848344 | DYNAMIC? OR CHANGE? OR VARIABLE OR REAL()TIME? OR INTERACT-IVE? OR REALTIME |
| S5 | 25 | S3 AND S4 |
| S6 | 0 | S3 AND S1 |
| S7 | 22 | RD S5 (unique items) |
| S8 | 2 | S1 AND S2 AND S4 |
| S9 | 27 | S5 OR S8 |
| S10 | 24 | RD (unique items) |
| S11 | 22 | S10 NOT PY>1996 |
| S12 | 21 | S11 NOT PD>960129 |

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12/5/1 (Item 1 from file: 8)
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02701750 E.I. Monthly No: EI8902011598

Title: Defining hazwastes: The importance of rail.

Author: Nunn, Nell

Corporate Source: Nunn, Yoest, Pritza & Associates Inc, USA

Source: World Wastes v 31 n 9 Sep 1988 p 56-57

Publication Year: 1988

CODEN: WMWADX ISSN: 0745-6921

Language: English

Document Type: JA; (Journal Article)

Journal Announcement: 8902

Abstract: This is the fourth in a continuing series of articles on the transportation of hazardous wastes, designed to provide an understanding of the opportunities and **dynamics** of the hazardous waste industry. As hazwaste market trends increase transport distances, **insurance** and permits increase **truck** charges, and on-site treatment displaces off-site treatment in **cost** comparisons. The compelling need for rail is now emerging. Firms not examining this option can find themselves at a competitive disadvantage. The article discusses common misconceptions surrounding rail transportation, the use of regional trucklines to bring wastes to railroad facilities, and other aspects of the subject.

Descriptors: *HAZARDOUS MATERIALS--*Wastes; WASTE DISPOSAL--Transportation; RAILROAD TRANSPORTATION; ECONOMICS

Classification Codes:

804 (Chemical Products); 433 (Railroad Transportation)

80 (CHEMICAL ENGINEERING); 43 (TRANSPORTATION)

12/5/2 (Item 1 from file: 35)
DIALOG(R) File 35:Dissertation Abstracts Online
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01484670 ORDER NO: AADAA-I9616401

COMPETITION AND PROFITABILITY IN THE PERSONAL AUTOMOBILE INSURANCE INDUSTRY

Author: HECHT, JASON

Degree: PH.D.

Year: 1994

Corporate Source/Institution: NEW SCHOOL FOR SOCIAL RESEARCH (0145)

Chairman: ANWAR M. SHAIKH

Source: VOLUME 57/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 777. 418 PAGES

Descriptors: ECONOMICS, GENERAL ; ECONOMICS, COMMERCE-BUSINESS ;
ECONOMICS, HISTORY

Descriptor Codes: 0501; 0505; 0509

Traditional economic studies of the personal **automobile insurance** sector have focused on measuring the degree of competition and/or analyzing the effects of government regulations which are justified on the grounds of market failure arising from asymmetric information. While standard measures of competition, such as the Herfindahl-Hirschman index and concentration ratios clearly indicate a fair amount of producer rivalry within the auto insurance market, the persistence of "irrational" **price** cutting and the presence of a robust underwriting cycle do not support the static assumption of passive "**price** taking" behavior on the part of automobile underwriters. Moreover, because the neoclassical model of competition abstracts from conflict and aggressive actions on the part of competing firms, any deviation from an equilibrium outcome are explained by "market imperfections" such as exogenous shocks to surplus, regulatory miscalculations or the degree of "social inflation" caused by excessive litigation.

This dissertation provides an alternative explanation for the noted disjuncture between economic theory and observed insurer behavior based on a "classical" model of intraindustry competition found in the works of Adam Smith and Karl Marx. The logic of the latter author's arguments regarding interfirm rivalry are also shown to have several commonalities with the

modern business literature on competitive strategy. To that extent, Smith, Marx, and later, Michael E. Porter and others have focused on cost **dynamics** which ultimately structure the hierarchy of producers within any particular sector of a capitalist economy. This dissertation tests and compares a neoclassical and classical Marxian model of intraindustry competition within the context of the personal **automobile insurance** sector. It is found that automation and computerization play a crucial role in the evolution of an individual insurer's market position and profit **rate**. In particular, the dominant "direct writer" companies have been able to gain absolute and relative competitive advantages by capitalizing labor expenses at a faster **rate** than their rivals. In this paradigm, competition is not primarily a function of static marketing considerations, but is dependent on a set of **dynamic** relationships between pricing, mechanization and profitability.

12/5/3 (Item 2 from file: 35)

DIALOG(R)File 35:Dissertation Abstracts Online
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01421453 ORDER NO: AADAA-I9520879

THE IMPACTS OF LOGISTICAL FACTORS AND REGULATIONS ON INTERREGIONAL AND INTERNATIONAL COMPETITION IN THE WATERMELON INDUSTRY

Author: ALSELEEM, YOUSEF ABDULLAH

Degree: PH.D.

Year: 1994

Corporate Source/Institution: MISSISSIPPI STATE UNIVERSITY (0132)

Major Professor: ALBERT J. ALLEN

Source: VOLUME 56/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1049. 219 PAGES

Descriptors: ECONOMICS, AGRICULTURAL; POLITICAL SCIENCE, INTERNATIONAL
LAW AND RELATIONS

Descriptor Codes: 0503; 0616

Interregional competition is relevant and important in determining regional production and consumption as well as interregional flows of goods. Regional production and consumption patterns are influenced by **changes** in a region's comparative advantage due to either interregional or intraregional pressures. And, in some cases, international pressures. Interregional and international competition depend in a large measure on transportation associated issues--especially **changes** in costs due to fuel and equipment prices. Therefore, the need exists for a study to investigate region-specific impacts and direction of **change**. The study analyzes regional and international watermelon flow patterns. A spatial equilibrium quadratic programming model was used to evaluate the effects of alternative U.S. tariffs and quotas, U.S. truck transportation rate, and U.S. domestic regulations on shipping patterns of watermelons.

Empirical results indicate that Arizona is not a competitive supplier of watermelon, while all other U.S. and international suppliers are. Another result suggests that U.S. tariffs on Mexican watermelons are more effective than were quotas. Reductions of U.S. tariffs on watermelon imported from Mexico increased social welfare more than did the decreases in quotas. Other results show that a 4.45 percent increase in U.S. domestic fuel taxes, a 2.42 percent increase in truck **cost**, a 5.81 percent increase in **truck insurance cost**, and a 7.23 percent increase in the **cost** of truck licenses and permits will reduce social welfare by 0.11, 0.36, 0.06, and 0.05 percent, respectively.

12/5/4 (Item 3 from file: 35)

DIALOG(R)File 35:Dissertation Abstracts Online
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01212386 ORDER NO: AADNN-61862

THE ROLE OF EPISTEMIC STYLE IN THE PROCESSING OF STYLE CONSISTENT AND STYLE INCONSISTENT COUNTERATTITUDINAL EDITORIALS (EDITORIALS, STYLE CONSISTENCY)

Author: DAY, DAVID MARTIN

Degree: PH.D.

Year: 1990
Corporate Source/Institution: UNIVERSITY OF WINDSOR (CANADA) (0115)
Adviser: SHELAGH TOWSON
Source: VOLUME 52/11-B OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 6112. 204 PAGES
Descriptors: PSYCHOLOGY, EXPERIMENTAL; PSYCHOLOGY, PERSONALITY;
JOURNALISM
Descriptor Codes: 0623; 0625; 0391
ISBN: 0-315-61862-0

The present study examined epistemic style predispositions associated with individual differences in responsiveness to style-consistent and style-inconsistent persuasive communications. Two hundred and fifty-seven undergraduate students participated. In Session 1, subjects were given (a) a questionnaire measuring their attitudes toward two relevant issues, student access to course evaluations and equal **automobile insurance rates** for men and women in Ontario, (b) the Psycho-Epistemological Profile (PEP) to assess their characteristic epistemic styles (rational, empirical, or metaphorical), and (c) a brief demographic survey. In the second session, subjects in the experimental group (n = 200) read two counterattitudinal, persuasive editorials on the two issues assessed in Session 1. One form of each editorial contained empirical information supporting the message arguments, while the other presented the arguments using figurative language and metaphorical expressions. After reading each editorial, subjects completed a series of dependent measures indicating the degree to which they found the editorial involving and persuasive and listed the thoughts they had while reading the editorials. After reading both editorials subjects completed a posttest attitude questionnaire. Control group subjects (n = 57) received only the posttest attitude questionnaire in Session 2. It was predicted that subjects would **rate** the editorial whose style was consistent with their dominant epistemic style as more involving and more persuasive than the style-inconsistent editorials. It was also expected that subjects would generate more supportive than unsupportive thoughts and **change** their attitudes more in response to the style-consistent editorials. Preliminary analyses indicated that subjects preferred the empirical to metaphorical editorials and the editorials on auto insurance to course evaluations. Regression analyses revealed a significant metaphorical by editorial style interaction for the dependent **variable** measuring subjects' degree of involvement with the editorial. As predicted, high scores on the metaphorical scale were associated with high ratings of involvement for the metaphorical style editorials and low ratings for the empirical articles. No other significant interactions emerged. These findings were discussed in terms of affective versus cognitive responses to persuasive editorials within an information processing paradigm.

12/5/5 (Item 4 from file: 35)
DIALOG(R)File 35:Dissertation Abstracts Online
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01168573 ORDER NO: AAD91-24455

A COMPARISON OF AUTOMOBILE INSURANCE PREMIUM SAVINGS UNDER SELECTED POLICY REGIMES: A SIMULATION MODEL (AUTOMOBILE INSURANCE, RESTRAINT SYSTEMS)

Author: LYNN, BILLY GENE
Degree: PH.D.
Year: 1991
Corporate Source/Institution: UNIVERSITY OF ILLINOIS AT URBANA-CHAMPAIGN (0090)
Adviser: R. ARNOULD
Source: VOLUME 52/03-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1010. 150 PAGES
Descriptors: ECONOMICS, GENERAL
Descriptor Codes: 0501

The major goal of the study is to estimate insurance premium savings for three policy options related to restraint systems in automobiles. It

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File 278:Microcomputer Software Guide 1997/Feb
(c) 1997 Reed Elsevier Inc.

| Set | Items | Description |
|-----|--------|---|
| S1 | 1428 | (AUTOMOBILE? OR AUTOMOTIVE OR CAR OR CARS OR AUTO OR AUTOS OR VEHICLE?)(7N)INSURANCE? |
| S2 | 184061 | SENSOR? OR MONITOR? OR TRACK? OR RECORD? |
| S3 | 99488 | OPERATING(2N)(STATE? ? OR CONDITION? ?) OR DRIVING(2W)CHAR- ACTERISTIC? OR RPM OR RPMS OR DRIVER?(2N)BEHAVIOR OR BRAKE? OR BRAKING OR TURN(1N)SIGNAL? OR HORN? ? OR (SAFETY OR SEAT)(2N-)BELT? ? OR FUEL OR ABS OR SPEED? |
| S4 | 99858 | S3 OR DRIVER?(2N)(DATA OR PROFILE OR INFORMATION) |
| S5 | 46 | S1(S)S2(S)S4 |
| S6 | 0 | S5(S)(ONBOARD? OR ON()BOARD?) |
| S7 | 35 | S5(S)(COST? ? OR PREMIUM? ? OR FEE OR FEES OR DISCOUNT? OR SURCHARGE? OR RATE? ?) |
| S8 | 35 | RD (unique items) |

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(c) JPO & JAPIO
File 344:Chinese Patents ABS Apr 1985-1997/Mar
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| Set | Items | Description |
|-----|---------|---|
| S1 | 47 | (AUTOMOBILE? OR AUTOMOTIVE OR CAR OR CARS OR AUTO OR AUTOS OR VEHICLE?) (7N) INSURANCE? |
| S2 | 1313684 | SENSOR? OR MONITOR? OR TRACK? OR RECORD? |
| S3 | 1131311 | OPERATING(2N) (STATE? ? OR CONDITION? ?) OR DRIVING(2W) CHARACTERISTIC? OR RPM OR RPMS OR DRIVER?(2N) BEHAVIOR OR BRAKE? OR BRAKING OR TURN(1N) SIGNAL? OR HORN? ? OR (SAFETY OR SEAT) (2N-) BELT? ? OR FUEL OR ABS OR SPEED? |
| S4 | 4 | S1 AND S2 AND S3 |
| S5 | 37076 | (AUTOMOBILE? OR AUTOMOTIVE OR CAR OR CARS OR AUTO OR AUTOS OR VEHICLE?) AND S2 AND S3 |
| S6 | 7689 | S5 AND (ONBOARD OR ON() BOARD OR COMPUTER? OR ELECTRONIC? OR GLOBAL() POSITIONING() SYSTEM? OR GPS OR CPU) |
| S7 | 4 | S6 AND INSURANCE |
| S8 | 2 | S7 NOT S4 |

?t s4/7/all

4/7/1 (Item 1 from file: 351)

DIALOG(R)File 351:DERWENT WPI

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010634005 WPI Acc No: 96-130958/14

XRPX Acc No: N96-110053

Individual assessment of risk for self-propelled vehicle - uses on board data processor for personal insurance premium as function of risk estimation using measurable parameters

Patent Assignee: (PERE/) MINGUIJON PEREZ S

Author (Inventor): MINGUIJON PEREZ S

Number of Patents: 001

Number of Countries: 004

Patent Family:

| CC Number | Kind | Date | Week | |
|-----------|------|--------|------|---------|
| EP 700009 | A2 | 960306 | 9614 | (Basic) |

Priority Data (CC No Date): ES 1925 (940901)

Applications (CC,No,Date): EP 95500123 (950828)

Language: German

EP and/or WO Cited Patents: No-SR.Pub

Designated States

(Regional): DE; FR; GB; IT

Abstract (Basic): EP 700009 A

The vehicle carries an electronic data processor linked to a **speedometer**, accelerometer, internal clock and calendar for checking and **recording** types of traffic hazard, duration of journey and other data related to safety. It can receive electromagnetic signal from the roadside related e.g. to **speed** limits, icing conditions and traffic jams, and can exchange data by wireless communication with a service station.

USE/ADVANTAGE - For **vehicle insurance** firms, on-board computer has sufficient capacity for transmission of significant data to insurer and for alerting driver to hazards to be avoided.

Dwg.0/0

Derwent Class: T01;

Int Pat Class: G06F-017/60

4/7/2 (Item 2 from file: 351)

DIALOG(R)File 351:DERWENT WPI

(c)1997 Derwent Info Ltd. All rts. reserv.

009805827 WPI Acc No: 94-085682/11

XRPX Acc No: N94-067067 *Image available*

Expirable-renewable term status monitoring device e.g. for vehicle road tax licence - receives and stores data relating to entitlement, including status, uses timing device for progressing term of entitlement in real-time and indicates status

Patent Assignee: (ISAA/) ISAACS M F; (SCAL/) SCALES A J

Author (Inventor): ISAACS M F

Number of Patents: 001

Number of Countries: 001

Patent Family:

| CC Number | Kind | Date | Week | |
|------------|------|--------|------|---------|
| GB 2271000 | A | 940330 | 9411 | (Basic) |

Priority Data (CC No Date): GB 9220209 (920924)

Applications (CC,No,Date): GB 933561 (930223)

Abstract (Basic): GB 2271000 A

The data updating input devices comprises a card which bears the data in magnetic form, and is insertable in a slot on the housing of the device, by permission of administration authority for entitlement, who can be identified by input device. When formal requirements for each entitlement are completed at appropriate time, administrative

authority processes the magnetic card either for setting-up the entitlement or for up-dating its status as and when necessary.

Such data is transferred to the device located within e.g. vehicle in which can be immobilised when entitlement is invalid or term expires. Such immobilisation may be carried out disabling ignition or cutting-off **fuel** electronically.

USE/ADVANTAGE - **Monitoring** MOT certificate, **insurance** of a **vehicle**, road tax, for low enforcement. Provides identifiable indication of status at any point in time.

Dwg.1/1

Derwent Class: S04; T05; W05; X22;

Int Pat Class: G04F-001/00

4/7/3 (Item 3 from file: 351)

DIALOG(R) File 351:DERWENT WPI

(c)1997 Derwent Info Ltd. All rts. reserv.

008212556 WPI Acc No: 90-099557/13

XRPX Acc No: N90-076929 *Image available*

Monitor for recording **driving pattern of motor vehicle - operates counters to give distance in different speed bands and distance in acceleration bands**

Patent Assignee: (NOBI-) NORWEGIAN BIOTRONIC

Author (Inventor): PETTERSEN K

Number of Patents: 004

Patent Family:

| CC Number | Kind | Date | Week | |
|------------|------|--------|------|---------|
| WO 9002388 | A | 900308 | 9013 | (Basic) |
| NO 8803807 | A | 900326 | 9018 | |
| AU 8940677 | A | 900323 | 9033 | |
| EP 431004 | A | 910612 | 9124 | |

Priority Data (CC No Date): NO 883807 (880826)

Applications (CC,No,Date): WO 89N081 (890809); EP 89909446 (890809)

Language: English

EP and/or WO Cited Patents: US 4644368; EP 189204; EP 129949; WO 8704253

Designated States

(National): AT; AU; BB; BG; BR; CH; DE; DK; FI; GB; HU; JP; KP; KR; LK; LU
; MC; MG; MW; NL; NO; RO; SD; SE; SU; US

(Regional): AT; BE; CH; DE; FR; GB; IT; LU; NL; SE; OA

Filing Details: EP0431004 Based on WO9002388 (1933MP)

Abstract (Basic): WO 9002388

The **recorder** comprises two sets of digital **recorders**, one for **speed** and one for acceleration. Each group has its own control circuit and these are fed from a pulse train generated from a convenient point on the mechanics and giving a pulse at regular distances. The total number of pulses gives distance, the frequency gives **speed** and the change of **speed** gives acceleration. All the counters **record** distance in kilometres.

The group of counters concerned with **speed** give the distances travelled by the vehicles at **speeds** within various bands. These bands cover the total range of the vehicles **speed** and so their total gives the total distance travelled. Similarly the other group covers the total range of acceleration and deceleration so that its sum gives the total distance covered also. In this way the driving pattern of the vehicle is found for the whole period.

USE/ADVANTAGE - By **car insurance** companies. Complete **record** of **speed** and acceleration is kept. @(9pp Dwg.No.1/1)@

Derwent Class: T05; X22; R29;

Int Pat Class: G07C-005/10

4/7/4 (Item 1 from file: 350)

DIALOG(R) File 350:Derwent World Pat.

(c) 1997 Derwent Info Ltd. All rts. reserv.

001264479 WPI Acc No: 75-E8372W/18

Electric motor vehicle speed control appts. - is programmable to respond only to unique operator identified input codes

Patent Assignee: (DIGI-) DIGI-GARD INC

Number of Patents: 001

Patent Family:

| CC Number | Kind | Date | Week | |
|------------|------|--------|------|---------|
| US 3878915 | A | 750422 | 7518 | (Basic) |

Priority Data (CC No Date): US 391460 (730824)

Abstract (Basic): The **speed** control apparatus is programmable to operatively respond only to unique operator identified input codes, which may be confidentially issued by **insurance** companies to drivers of a motr **vehicle** according to their age, **insurance** risk, or the like. An input sectin accepts and decodes operator entered input codes. A programmable section, normally inaccessible to an oeprator of the vehicle, enables decoding circuits to permit energization of the vehicle's engine and to select a predetermined maximum **speed** limit. A **speed sensor** produces a **speed** signal proportional to the actual velocity of the vehicle, and a control unit compares the **speed** signal against a reference signal.

Derwent Class: Q17;

Int Pat Class: B60R-025/04

?t /7/all

8/7/1 (Item 1 from file: 351)
DIALOG(R)File 351:DERWENT WPI
(c)1997 Derwent Info Ltd. All rts. reserv.

007976496 WPI Acc No: 89-241608/33
XRPX Acc No: N89-184147 *Image available*

Vehicle speed monitoring and logging device - has magnetic
pick-up sensor **secured to driveshaft of vehicle and operatively**
connected to micro- computer
Patent Assignee: (WADE/) WADE T R
Author (Inventor): WADE T R
Number of Patents: 001
Patent Family:

| CC Number | Kind | Date | Week |
|------------|------|--------|--------------|
| US 4843578 | A | 890627 | 8933 (Basic) |

Priority Data (CC No Date): US 656681 (841001); US 77750 (870727)
Abstract (Basic): US 4843578

The **monitor** comprises a data store operatively mounted in the **vehicle** for storing a number of predetermined **speed** levels. The data store including a device for representing the **speed** levels as electrical signals. A detector senses the **speed** of the **vehicle** and converts to an electrical signal indicative of the **speed** of the **vehicle**. A signal processor continuously compares the **speed** of the **vehicle** with each of the **speed** levels during the operation of the **vehicle** to determine each occurrence in which a **vehicle** accelerates beyond each particular **speed** level.

A number of separate registers are equal to the number of preset **speed** levels so that every register is independently paired with a single **speed** level. Each register is incremented by the signal processor when **vehicle speed** accelerates past the **speed** level paired with that register, so that the registers store the number of times the **vehicle** accelerates past each **speed** level. The stored information is retrieved from the registers whereby the cumulative incremental **speed** performance of the **vehicle** can be determined.

USE - By **insurance** companies in determining **insurance** rates based on driving performance. @ (5pp Dwg.No.1/3)@
Derwent Class: S02; T05; X22; Q16; R17; R27; R28;
Int Pat Class: B60Q-001/00; G01P-003/56; G06F-015/14; G06M-007/00

8/7/2 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
(c) JPO & JAPIO. All rts. reserv.

00743830
CONTROL DEVICE FOR **CAR** BY CARD

PUB. NO.: 56-064130 [JP 56064130 A]
PUBLISHED: June 01, 1981 (19810601)
INVENTOR(s): TOYODA MINORU
MIKI NOBUAKI
APPLICANT(s): AISIN WARNER LTD [398968] (A Japanese Company or Corporation)
, JP (Japan)
APPL. NO.: 54-140362 [JP 79140362]
FILED: October 29, 1979 (19791029)

ABSTRACT

PURPOSE: To appropriately control operation of a **car** by controlling an ignition timing and a **fuel** injection rate by a **computer** which has change gear control informations, an administrating informations of a license and an **insurance**, and highway informations built-in.

CONSTITUTION: A card 1 with a license, **insurance**, and driving informations magnetically **recorded** is inserted into a card reader 2 provided in front of a driver's seat to be input to a central processing

device 4 for managing control through a card reader interface 3, and the condition is indicated by an indicator 7. The signal is sent to each of a central processing device 8 for driving control, to which signals from an input interface 12 that detects driving conditions such as temperature or pressure are input, and central processing device 14 for information transmitting, to which running distance and **speed**, etc. are input through an input interface 18. Driving is controlled by judging conditions such as curves, road conditions, etc. in accordance with their outputs 13, 19.

?show files;ds

| Set | Items | Description |
|-----|-------|---|
| S1 | 13046 | (CAR OR CARS OR AUTOMOTIVE OR AUTOBILE? OR TRUCK? OR FLEET-?) (3N) (INSURANCE OR ASSURANCE OR COVERAGE?) |
| S2 | 11345 | (DYNAMIC? OR CHANG? OR ADJUST? OR REAL()TIME OR REALTIME) (-) (COST? OR PRICE? OR PREMIUM?) OR PAYG OR PAY()AS()YOU()GO |
| S3 | 4 | S1(5N)S2 |
| S4 | 8 | S1(S)S2 |
| S5 | 8 | RD (unique items) |

?show files

File 625:American Banker Publications 1981-1998/Feb 10
(c) 1998 American Banker

File 748:Asia/Pac Bus. Jrnls 1994-1998/Feb 10
(c) 1998 The Dialog Corporation

File 268:Banking Information Source 1981-1998/Feb W1
(c) 1998 UMI

File 626:Bond Buyer Full Text 1981-1998/Feb 10
(c) 1998 Bond Buyer

File 609:Bridge World Markets News 1989-1998/Feb 11
(c) 1998 Bridge

File 262:CBCA Fulltext 1982-1998/Dec
(c) 1998 Micromedia Ltd.

File 727:Canadian Newspapers 1990-1998/Feb 11
(c) 1998 Southam Inc.

File 481:Delphes Eur Bus 1980-1998/Jan W4
(c) 1998 Chambre Commerce Ind Paris

File 629:EIU:BUS. NEWSLETTERS 1997/DEC W2
(c) 1998 Economist Intelligence Unit

File 622:Financial Times Fulltext 1986-1998/Feb 11
(c) 1998 Fin. Times Ltd.

File 18:IAC F&S INDEX(R) 1980-1998/Feb 09
(c) 1998 Information Access Co.

File 570:IAC MARS(R) 1984-1998/Feb 11
(c) 1998 Information Access Co.

File 649:IAC NEWSWIRE ASAP(TM) 1998/Feb 11
(c) 1998 Information Access Co.

File 637:Journal of Commerce 1986-1998/Feb 10
(c) 1998 Journal of Commerce Inc

File 267:Finance & Banking Newsletters 1998/Feb 10
(c) 1998 The Dialog Corp.

File 608:KR/T Bus.News. 1992-1998/Feb 11
(c) 1998 Knight-Ridder/Tribune Bus News

File 711:Independent(London) Sep 1988-1998/Feb 10
(c) 1998 Newspaper Publ. PLC

File 169:Insurance Periodicals 1984-1997/Jul W4
(c) 1997 NILS Publishing Co.

File 474:New York Times Abs 1969-1998/Feb 10
(c) 1998 The New York Times

File 49:PAIS INT. 1976-1997/Dec
(c) 1998 Public Affairs Information Service

File 710:Times/Sun.Times(London) Jun 1988-1998/Feb 10
(c) 1998 Times Newspapers

File 475:Wall Street Journal Abs 1973-1998/Feb 10
(c) 1998 The New York Times

File 553:Wilson Bus. Abs. FullText 1982-1998/Dec
(c) 1998 The HW Wilson Co

Insurance

Files

046

5/3,K/1 (Item 1 from file: 626)
DIALOG(R)File 626:Bond Buyer Full Text
(c) 1998 Bond Buyer. All rts. reserv.

0089021

New York Officials Tangle Over Whether More Government Is Better Government
The Bond Buyer - May 23, 1988; Pg. 1(901); Vol. 284, No. 27895
Word Count: 630

BYLINE:
By Bishakha Datta

TEXT:
...that (argument)," he said. "And it obviously comes from a respectable source."

Mr. Dickstein said the bridge authority's issues would be funded on a **pay - as - you -go** basis by property taxes on automobiles or a new surcharge on **car insurance** . "That reduces the amount of debt the city and related entities will have to issue," he said.

The road authority's debt would be backed...

5/3,K/2 (Item 1 from file: 609)
DIALOG(R)File 609:Bridge World Markets News
(c) 1998 Bridge. All rts. reserv.

2807025 8081
TEXT OF US CONSUMER PRICE INDEX REPORT--DEC 14--KRF

DATE: December 14, 1994 09:10 E.T. WORD COUNT: 1338

Bridge World Markets News_1989-1998/Feb 11

...lower than their peak level in December 1990. Also contributing to the November transportation advance were increases in the indexes for automobile finance charges, automobile **insurance** , and used **cars** . Automobile finance charges continued to increase, advancing 1.5 percent in November and 18.5 percent thus far in 1994. Used car prices rose 1...

...declined 7.7 percent since August. The index for new vehicles, which was unchanged in October, declined 0.3 percent in November. (Prior to seasonal **adjustment** , **prices** for new vehicles rose 0.7 percent in both October and November. As of November, the proportion of 1995 models in the index was about...

5/3,K/3 (Item 1 from file: 262)
DIALOG(R)File 262:CBCA Fulltext
(c) 1998 Micromedia Ltd. All rts. reserv.

03728496 (USE FORMAT 7 FOR FULLTEXT)
Overcoming barriers to market-based transportation reform: especially in the United States, major obstacles stand in the way of efforts to switch to a sustainable transportation system
AUTHOR: Replogle, Michael
Ecodecision (21) Summer, 1996 pg 51-54 (960700)
WORD COUNT: 3072 RECORD TYPE: Fulltext
SPECIAL FEATURES: Photograph

...TEXT: stage. Several concepts have gained serious consideration in recent years in some U.S. states. Among them are "feebates" favouring purchases of fuel - efficient vehicles, "**pay -as - you - go** " **car insurance** , and remote detection equipment or on - board sensors to catch high - emission vehicles...

5/3,K/4 (Item 1 from file: 727)
DIALOG(R)File 727:Canadian Newspapers
(c) 1998 Southam Inc. All rts. reserv.

05432334 (USE FORMAT 7 FOR FULLTEXT)
Pay as You Go **Pushed: Tie** insurance **rates to** car use, study
says
Mark Wilson, Staff Reporter
Vancouver Province, Final ED, P A50
October 11, 1996
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
SECTION HEADING: Money
Word Count: 418

Pay as You Go **Pushed: Tie** insurance **rates to** car use, study
says

5/3,K/5 (Item 2 from file: 727)
DIALOG(R)File 727:Canadian Newspapers
(c) 1998 Southam Inc. All rts. reserv.

01088171 (USE FORMAT 7 FOR FULLTEXT)
B.C. drivers have seen it all before
John Schreiner
Financial Post, Daily ED, P 14
December 10, 1991
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
SECTION HEADING: News
Word Count: 525

...ask for these modest
suggestions is a small royalty, enough to pay my extra \$200 in car
insurance next year.)

Fun and games with public **car insurance** is not just restricted to
British Columbia. When the Conservatives won power in Saskatchewan
in 1982, they found the NDP's **car insurance** program there was in a
worse mess. It also has happened in Manitoba. In both instances,
it got more expensive to drive once new managers **adjusted premiums**
to reality. Political meddling is a fact of life with public **car**
insurance .

COMING PAIN

In British Columbia, Clark should see to it that the coming pain is
not restricted just to drivers. The audit of ICBC , which...

5/3,K/6 (Item 3 from file: 727)
DIALOG(R)File 727:Canadian Newspapers
(c) 1998 Southam Inc. All rts. reserv.

00422395 (USE FORMAT 7 FOR FULLTEXT)
Guidelines to help you feel your way through life insurance maze
Mike Grenby
Edmonton Journal, Final ED, P B4
May 28, 1990
DOCUMENT TYPE: STORY; NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE:
FULLTEXT SECTION HEADING: Money
Word Count: 707

...high a priority is insurance, and so how much can you afford
for insurance premiums?

(3) Which type of insurance is best?

Term insurance provides **pay -as -you go coverage** , similar to **car** , home and possessions **insurance** . It is the cheapest insurance when you first take it out and usually the best for short-term needs. The cost rises as you get...

5/3,K/7 (Item 4 from file: 727)
DIALOG(R) File 727: Canadian Newspapers
(c) 1998 Southam Inc. All rts. reserv.

00188767 (USE FORMAT 7 FOR FULLTEXT)
Choosing right insurance plan requires careful research
Mike Grenby
Ottawa Citizen, Final ED, P D11
May 28, 1990
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
SECTION HEADING: Business
Word Count: 707

...high a priority is insurance, and so how much can you afford for insurance premiums?

(3) Which type of insurance is best?

Term insurance provides **pay -as -you go coverage** , similar to **car** , home and possessions **insurance** . It is the cheapest insurance when you first take it out and usually the best for short-term needs. The cost rises as you get...

5/3,K/8 (Item 1 from file: 608)
DIALOG(R) File 608: KR/T Bus. News.
(c) 1998 Knight-Ridder/Tribune Bus News. All rts. reserv.

608767 Story Number: 9684 (USE FORMAT 7 OR 9 FOR FULLTEXT)
U.S. WORKERS MONITOR THOUSANDS OF GOODS, SERVICES TO CALCULATE PRICE INDEX
Gene Meyer
Kansas City Star (Missouri)
Nov 18, 1997 03:11 E.T.
DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English
WORD COUNT: 1259

...TEXT: 29,000 families chosen randomly to duplicate a cross section of America.

About 450 Kansas City area businesses and 500 families are surveyed regularly.

Frequently **changing prices** on their list, such as food, clothes, gasoline and heating fuel, are checked monthly. Prices that usually change more slowly, such as utilities, furniture, and household or **car insurance** , are checked more selectively.

The raw reports are shipped to the bureau's national headquarters where statisticians and commodity experts analyze the raw material, adjust ...

| Set | Items | Description |
|-----|-------|---|
| S1 | 23652 | (CAR OR CARS OR AUTOMOTIVE OR AUTOBIL? OR TRUCK? OR FLEET-?) (3N) (INSURANCE OR ASSURANCE OR COVERAGE?) |
| S2 | 31709 | (DYNAMIC? OR CHANG? OR ADJUST? OR REAL()TIME OR REALTIME) (-) (COST? OR PRICE? OR PREMIUM?) OR PAYG OR PAY()AS()YOU()GO |
| S3 | 3 | S1(5N)S2 |
| S4 | 11 | S1(S)S2 |
| S5 | 10 | RD (unique items) |

?show files

File 15:ABI/INFORM(R) 1971-1998/Feb W1

(c) 1998 UMI

File 625:American Banker Publications 1981-1998/Feb 10

(c) 1998 American Banker

File 609:Bridge World Markets News 1989-1998/Feb 11

(c) 1998 Bridge

File 9:Business & Industry(R) Jul 1994-1998/Feb 11

(c) 1998 Resp. DB Svcs.

File 622:Financial Times Fulltext 1986-1998/Feb 11

(c) 1998 Fin. Times Ltd.

File 169:Insurance Periodicals 1984-1997/Jul W4

(c) 1997 NILS Publishing Co.

File 637:Journal of Commerce 1986-1998/Feb 10

(c) 1998 Journal of Commerce Inc

File 636:IAC Newsletter DB(TM) 1987-1998/Feb 11

(c) 1998 Information Access Co.

File 16:IAC PROMT(R) 1972-1998/Feb 11

(c) 1998 Information Access Co.

File 148:IAC Trade & Industry Database 1976-1998/Feb 11

(c) 1998 Info Access Co

File 611:Reuters. 1987-1997/Oct 12

(c) 1997 Reuters Information Services

File 799:Textline Curr.Glob.News 1995-1997/Oct 12

(c) 1997 Reuters Info.Svcs.

File 772:Textline Global News 1990-1994

(c) 1996 Reuters Info.Svcs.

5/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/INFORM(R)
(c) 1998 UMI. All rts. reserv.

01475998

01-26986

The impact of rate regulation on state automobile insurance markets

Tennyson, Sharon

Journal of Insurance Regulation v15n4 PP: 502-523 Summer 1997

ISSN: 0736-248X JRNL CODE: JIA

AVAILABILITY: Fulltext online. Photocopy available from ABI/INFORM

WORD COUNT: 6311

...TEXT: 1. Based on computations by the National Association of Insurance Commissioners 1996). Premium expenditure per insured car is measured as written premiums divided by written **car** years for liability **coverage**. Hence, this method does not **adjust prices** for differences in the types of insurance coverages purchased across states. Rankings are similar when premiums are calculated for a representative vehicle carrying all coverages ...

5/3,K/2 (Item 1 from file: 609)
DIALOG(R)File 609:Bridge World Markets News
(c) 1998 Bridge. All rts. reserv.

2807025

8081

TEXT OF US CONSUMER PRICE INDEX REPORT--DEC 14--KRF

DATE: December 14, 1994 09:10 E.T. WORD COUNT: 1338

Bridge World Markets News_1989-1998/Feb 11

...lower than their peak level in December 1990. Also contributing to the November transportation advance were increases in the indexes for automobile finance charges, automobile **insurance**, and used **cars**. Automobile finance charges continued to increase, advancing 1.5 percent in November and 18.5 percent thus far in 1994. Used car prices rose 1...

...declined 7.7 percent since August. The index for new vehicles, which was unchanged in October, declined 0.3 percent in November. (Prior to seasonal **adjustment**, **prices** for new vehicles rose 0.7 percent in both October and November. As of November, the proportion of 1995 models in the index was about...

5/3,K/3 (Item 1 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
(c) 1998 Information Access Co. All rts. reserv.

03736085

CONTINGENT EQUITY OPTIONS

Insurance Finance & Investment June 30, 1997 V. 2 NO. 13

WORD COUNT: 956

PUBLISHER: Institutional Investor Inc.

... this year, was an option on \$100 million of Horace Mann Educators' cumulative convertible preferred shares (IFI, 4/7). Horace Mann sells retirement annuities and **car**, home and life **insurance** to teachers. Both structures supplement the companies' existing reinsurance programs and provide protection in the event of major catastrophic losses that would otherwise not have been reinsured--or could only have been reinsured at a significant risk- **adjusted cost** --since they lay outside the scope of conventional insurance or reinsurance cover.

RLI is a U.S. insurance company that writes a book of excess...

5/3,K/4 (Item 1 from file: 16)
DIALOG(R)File 16:IAC PROMT(R)
(c) 1998 Information Access Co. All rts. reserv.

03995927

COSTLY, BUT GOOD: Despite some higher prices and the recession, our annual survey finds better cars make ownership more rewarding on average than last year

Auto Quality of Life Index for 1992 is 143 as car quality & performance rise but costs are higher vs 1980

AutoWeek August 24, 1992 p. 23

ISSN: 0192-9674

FULL TEXT AVAILABLE IN FORMAT 7 OR 9 WORD COUNT: 953

... and safer cars sitting on dealer lots across America. AQLI would be higher still if you didn't have to pay so much for those **cars** and for **insurance**, and didn't have to share the roads with so many motorists, but 143 is an all-time high for our survey. The way we got that figure was fairly direct: We took nine objective variables and compared the percentage of change from what they were in '80, **adjusting prices** for changes in family income.

What we found was that compared to that 1980 base vehicle, the typical '92 car has 45 percent more horsepower...

...and safer cars sitting on dealer lots across America. AQLI would be higher still if you didn't have to pay so much for those **cars** and for **insurance**, and didn't have to share the roads with so many motorists, but 143 is an all-time high for our survey. The way we got that figure was fairly direct: We took nine objective variables and compared the percentage of change from what they were in '80, **adjusting prices** for changes in family income.

What we found was that compared to that 1980 base vehicle, the typical '92 car has 45 percent more horsepower...

5/3,K/5 (Item 2 from file: 16)
DIALOG(R)File 16:IAC PROMT(R)
(c) 1998 Information Access Co. All rts. reserv.

00852077

Precedents could be set in litigation defining occurrence and insurers' responsibility for defense costs by the County of Alameda Superior Court in California in the case involving primary and excess insurers for Kaiser Cement of Oakland, which has turned in claims expected to hit \$75 mil.

Business Insurance December 13, 1982 p. 1,73+1

... loss so that the primary insurer and Kaiser would have to pay more than once under the per occurrence limit and the per occurrence deductible.

Truck Insurance Exchange is the primary comprehensive general liability insurer for Kaiser Cement. Together with excess insurers, about \$60 million in claims to homeowners, lessors and project...

... out, with another \$15 million expected in claims. Truck is suing the seven excess insurers to force them to share \$4 million in defense and **adjustment costs**.

5/3,K/6 (Item 1 from file: 799)
DIALOG(R)File 799:Textline Curr.Glob.News
(c) 1997 Reuters Info.Svcs. All rts. reserv.

04621144

SOUTH AFRICA: FOOD PRICES PUSH S.AFRICAN FEB CPI HIGHER - CSS

Reuter News Service, Reuter Newswire Africa, Reuter Economic News (REUTR, REUTAF, LBA) - March 27, 1997

Word Count: 262

...percent to the overall index.

CSS noted that in addition to the normal prices surveys for March 1997, it had come to its attention that **changed prices** of water, electricity, parking fees, **car insurance** and bus tariffs would also apply.

-- Johannesburg newsroom, +27 11 482-1003

(c) Reuters Limited 1997

5/3,K/7 (Item 2 from file: 799)
DIALOG(R)File 799:Textline Curr.Glob.News
(c) 1997 Reuters Info.Svcs. All rts. reserv.

04096813

GREECE: PRESS DIGEST - GREEK FINANCIAL NEWS UPDATE - JAN 7
Reuter, Reuter Newswire - Western Europe (REUTR, REUTWE) - January 7, 1997
Word Count: 446

...of the natural gas pipeline to Greece, will mark a new era in the country's energy sector.

VIMA (Sunday)

--Although telecoms organisation OTE has **adjusted prices**, other state utilities are not expected to increase tariffs before July. Increases for cigarettes and alcohol as well as **car insurance** premiums will also mark smaller increases than last year, in an effort to keep a tight rein on inflation.

--A two billion drachma loan from...

5/3,K/8 (Item 1 from file: 772)
DIALOG(R)File 772:Textline Global News
(c) 1996 Reuters Info.Svcs. All rts. reserv.

12261783

AUSTRIA: CAR INSURERS MAY WAIT TO MAKE CHANGES TO PREMIUM STRUCTURE
Die Presse (DP) - May 9, 1994
Word Count: 162

ABSTRACT:

The Austrian **car insurance** sector will have greater freedom to **adjust premiums** once the third EU insurance directive comes into force on July 1. Most insurers are expected to wait before altering premium structures. Wiener Allianz has...

5/3,K/9 (Item 2 from file: 772)
DIALOG(R)File 772:Textline Global News
(c) 1996 Reuters Info.Svcs. All rts. reserv.

07560878

CANADA: DISCOVERY OF MANIPULATION OF CAR INSURANCE RATES WILL SEND RATES ROCKETING
Financial Post (FINPO) - December 10, 1991 Page: 14
Word Count: 562

...ask for these modest suggestions is a small royalty, enough to pay my extra \$200 in car insurance next year.)

Fun and games with public **car insurance** is not just restricted to British Columbia. When the Conservatives won power in Saskatchewan in 1982, they found the NDP's **car insurance** program there was in a worse mess. It also has happened in Manitoba. In both instances, it got more expensive to drive once new managers **adjusted premiums** to reality. Political meddling is a fact of life with public **car insurance**.

COMING PAIN

In British Columbia, Clark should see to it that the coming pain is not restricted just to drivers. The audit of ICBC , which...

5/3,K/10 . (Item 1 from file: 771)

DIALOG(R)File 771:Textline Global News

(c) 1994 Reuters Info.Svcs. All rts. reserv.

01636819

STAD ROTTERDAM, THE DUTCH INSURANCE GROUP, HAS PUBLISHED ITS FINAL RESULTS FOR 1986

Financieel Dagblad (FD) - March 12, 1987

Word Count: 198

ABSTRACT:

...by new health insurance and disability insurance products for company directors/large shareholders (who are not covered by state schemes). While most sectors were profitable, **car insurance** made a loss. Stad Rotterdam said it will continue to insure cars in the major cities, but will **adjust premiums** and/or conditions during 1987.

NV Bouwkas Rohyp, its mortgage subsidiary, posted net profit up 6% at Dfl 7.1 mln. It concluded 26% more...

Hang Voqui:

Attached please find the results of your search request
re: PAY AS YOU GO car insurance-- two new citations
mention this. In addition the marked Patent from NORWAY
looks relevant to your search.

Please let me know if you want to try any additional terminology.

David Holloway
308-7794

| Set | Items | Description |
|-----|-------|---|
| S1 | 356 | (CAR OR CARS OR AUTOMOTIVE OR AUTOBIL? OR TRUCK? OR FLEET- ?) (3N) (INSURANCE OR ASSURANCE OR COVERAGE?) |
| S2 | 29382 | REAL() TIME OR REALTIME OR PAY() AS() YOU() GO OR PAYG OR DYNA- MIC() (PRIC? OR COST? OR PREMIUM?) |
| S3 | 0 | S1(5N)S2 |
| S4 | 6 | S1(S)S2 |
| S5 | 6 | RD (unique items) |

?show files

File 278:Microcomputer Software Guide 1998/Jan
(c) 1998 Reed Elsevier Inc.

File 621:IAC New Prod.Annou.(R) 1985-1998/Feb 11
(c) 1998 Information Access Co

File 256:SoftBase:Reviews,Companies&Prods. 85-1998/Jan
(c)1998 Info.Sources Inc

5/3,K/1 (Item 1 from file: 621)
DIALOG(R) File 621:IAC New Prod. Annou. (R)
(c) 1998 Information Access Co. All rts. reserv.

00769686

00770125

Datalogics announces enterprise solution for integrating document creation and management: FrameLink integrates Adobe FrameMaker and Documentum.

Business Wire

DATELINE: CHICAGO April 22, 1997 WORD COUNT: 465

...Solution

FrameLink is a best-of-breed solution that seamlessly binds the premier document authoring tool with the premier document management tool to enable interactive, **real -time** access to information. It offers advantages for both authoring and document management environments including: Documentum client functionality driven from within FrameMaker; complex document creation and...

...to be an industry leader providing expertise and technology that delivers integrated best of breed solutions. Datalogics products are used for applications in the defense, **automotive**, aerospace, legal, print and commercial printing industries.

-- Screen captures of FrameLink's capabilities

contacting Ian Henzel at Datalogics at the address

CONTACT: Datalogics...

*Computer Industry
full text files*
Dialog 1997

5/3,K/2 (Item 2 from file: 621)
DIALOG(R) File 621:IAC New Prod. Annou. (R)
(c) 1998 Information Access Co. All rts. reserv.

00759579

00760018

AT&T launches MasterCard Card for Small Business.

Business Wire

DATELINE: JACKSONVILLE, Fla. April 7, 1997 WORD COUNT: 589

...card rates, without monthly minimum calling requirements.

The card also includes: --AT&T Universal Assurance on the Internet, to safeguard on-line purchases against fraud. --**Real -time** cardmember account information, such as transactions made since the most recent billing statement, is available every day on AT&T Universal Card's Internet home...

...extra cost, the card offers Purchase Assurance(R) which protects new purchases against damage or theft, and MasterRental(R) Insurance, which provides primary collision damage **insurance** for **car** rentals. --Additional employee cards--available at a low annual fee of \$5 each--come with credit limits set by the business owner for further control...

5/3,K/3 (Item 3 from file: 621)
DIALOG(R) File 621:IAC New Prod. Annou. (R)
(c) 1998 Information Access Co. All rts. reserv.

00758675

00759113

Desktop Data Signs Distribution Agreement with Crain Communications

PR Newswire

DATELINE: BURLINGTON, Mass. April 10, 1997 WORD COUNT: 442

...electronic newsletter devoted exclusively to marketing and advertising. Crain Communications, founded in 1916, publishes 27 magazines and business journals. Besides Advertising Age, its publications include **Automotive News**, **Business Insurance**, **Modern Healthcare** and regional business newspapers in New York, Chicago, Detroit and Cleveland.

Desktop Data's NewsEDGE service currently delivers more than 650 news and information sources in **real time** to users' personal computers, automatically monitors and filters the news according to user-controlled personal interest profiles and alerts users to breaking stories matching their...

...financial professionals, editors and journalists throughout customer organizations.

About Desktop Data

Founded in 1988, Desktop Data, Inc. is the independent leader in enterprise delivery of **real -time** news and information. The Company's flagship service, NewsEDGE, provides professionals with customized news and information for better decision-making. Implemented in 382 customer organizations...

5/3,K/4 (Item 4 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou.(R)

(c) 1998 Information Access Co. All rts. reserv.

00669490

00669490

Orange Invests in Subscriber Security with FraudBuster from Coral Systems.

Business Wire

DATELINE: LONDON Sep 19, 1996 WORD COUNT: 776

...solution to help tackle fraud. FraudBuster allows Orange to create usage models for all its customers and to monitor actual usage against these models in **real -time**.

"Orange is very sophisticated in its technical and process ideas and had considered building its own fraud systems," explained Simon Collins, Head of Central Operations...

...create individual usage profiles for each network subscriber. These are updated, referenced and analysed on a call-by-call basis and provides the operator a **real -time** analysis of its subscriber usage. Over thirty different algorithms monitor subscriber usage focusing on call times, location, credit limits, known or suspect fraud numbers called...

...90 percent of the population of Great Britain and still growing. Coverage is based on hand portable, unlike other operators which choose to base their **coverage** on boosted **car** kits.

Orange phones and connection to the Orange network is available from its Direct Sales Business and from selected stores including: Orange Retail Stores, Allders...

5/3,K/5 (Item 5 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou.(R)
(c) 1998 Information Access Co. All rts. reserv.

00613370

00613370

Continental Airlines continues legacy of industry's first-ever customer with purchase of new Rockwell call center system; airline replaces original 23-year-old computerized ACD system.

Business Wire

DATELINE: DOWNERS GROVE, Ill. May 9, 1996 WORD COUNT: 1351

...so the agent does not suffer voice burnout.

In contrast to the original Galaxy ACD of 1973, today's Spectrum system provides Continental with multiple **Real Time** displays on which to manage agent schedules, work shifts and agent groups. Operating call centers in 1973 was very different in that even historical reports were not commonplace.

Real Time management will assist Continental in making decisions that impact the business immediately by not having to wait long periods to respond to unforeseen situations. Steve...right network service became a double digit growth trend.

Today, Rockwell ACD systems process nearly 40 million calls daily from hundreds of companies like airlines, **car** rentals, retailing, **insurance**, banks, utilities, telephone companies and more.

CONTACT: Rockwell
Tom Mikol, 708/960-8047
tjmikol@switchng.remnet.rockwell.com

...

5/3,K/6 (Item 6 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou.(R)
(c) 1998 Information Access Co. All rts. reserv.

00284893

00284893

COMDATA CORPORATION ANNOUNCES NEW IN-TRUCK DRIVER COMMUNICATIONS SYSTEM

News Release

DATELINE: Brentwood, TN November 12, 1990 WORD COUNT: 785

...into a marketing agreement with Motorola, Inc., Communications Sector. Under terms of the agreement, Comdata becomes a value-added remarketer of Motorola's CoveragePLUS (TM) **real -time** vehicular communications and tracking system. "Prior to signing this agreement, we examined every available means of providing in-truck communications," said George L. McTavish, President and Chief Executive Officer of Comdata. "Motorola's **CoveragePLUS** meets the **trucking** industry's need for a cost-effective information link with their drivers and serves as a solid foundation for Comdata's new in-truck communication...
?ds

Hang Voqui:

Attached please find the results of your search request re:
dynamic automobile insurance method.

Please let me know if you would like to try a
different strategy or additional terminology.

David Holloway
308-7794

| Set | Items | Description |
|-----|--------|--|
| S1 | 20 | (AUTOMOBILE? OR AUTOMOTIVE OR CAR OR CARS OR AUTO OR AUTOS OR VEHICLE?) (7N) INSURANCE? |
| S2 | 103865 | SENSOR? OR MONITOR? OR TRACK? OR RECORD? |
| S3 | 109029 | OPERATING(2N) (STATE? ? OR CONDITION? ?) OR DRIVING(2W) CHARACTERISTIC? OR RPM OR RPMS OR DRIVER?(2N) BEHAVIOR OR BRAKE? OR BRAKING OR TURN(1N) SIGNAL? OR HORN? ? OR (SAFETY OR SEAT) (2N-) BELT? ? OR FUEL OR ABS OR SPEED? |
| S4 | 109147 | S3 OR TURN(1N) (SIGNALS OR SIGNALING) |
| S5 | 0 | S1(S) S2(S) S4 |
| S6 | 18216 | S2(S) S3 |
| S7 | 3 | S6(S) INSURANCE |
| S8 | 0 | S7(S) (AUTOMOBILE? OR AUTOMOTIVE OR CAR OR CARS OR AUTO OR - AUTOS OR VEHICLE?) |

File 275:IAC(SM) Computer Database(TM) 1983-1997/Mar 19
(c) 1997 Info Access Co
File 674:Computer News Fulltext 1989-1997/Mar W2
(c) 1997 IDG Communications
File 16:IAC PROMT(R) 1972-1997/Mar 20
(c) 1997 Information Access Co.
File 15:ABI/INFORM(R) 1971-1997/Mar W2
(c) 1997 UMI
File 148:IAC Trade & Industry Database 1976-1997/Mar 19
(c) 1997 Info Access Co
File 636:IAC Newsletter DB(TM) 1987-1997/Mar 20
(c) 1997 Information Access Co.
File 624:McGraw-Hill Publications 1985-1997/Mar 18
(c) 1997 McGraw-Hill Co. Inc
File 9:Business & Industry(R) Jul 1994-1997/Mar 20
(c) 1997 Resp. DB Svcs.
File 746:Time Publications 1985-1997/Mar 20
(c) 1997 Time Inc.
File 88:IAC BUSINESS A.R.T.S. 1976-1997/Mar 20
(c) 1997 Information Access Co.
File 47:Magazine Database(TM) 1959-1997/Mar 20
(c) 1997 Information Access Co.
File 111:Natl.Newspaper Index(SM) 1979-1997/Mar 20
(c) 1997 Info. Access Co.
File 610:Business Wire 1986-1997/Mar 20
(c) 1997 Business Wire
File 611:Reuters 1987-1997/Mar 20
(c) 1997 Reuters Information Services
File 613:PR Newswire 1987-1997/Mar 20
(c) 1997 PR Newswire Association Inc
File 635:Business Dateline(R) 1985-1997/Mar W2
(c) 1997 UMI
File 484:Periodical Abstracts Plustext 1986-1997/Mar W2
(c) 1997 UMI
File 647:CMP Computer Fulltext 1988-1997/Feb W4
(c) 1997 CMP
File 141:Readers' Guide 1983-1997/Jan
(c) 1997 The H.W. Wilson Co

| Set | Items | Description |
|-----|---------|---|
| S1 | 65141 | (AUTOMOBILE? OR AUTOMOTIVE OR CAR OR CARS OR AUTO OR AUTOS OR VEHICLE?) (7N)INSURANCE? |
| S2 | 4600232 | SENSOR? OR MONITOR? OR TRACK? OR RECORD? |
| S3 | 2147404 | OPERATING(2N) (STATE? ? OR CONDITION? ?) OR DRIVING(2W)CHAR- ACTERISTIC? OR RPM OR RPMS OR DRIVER?(2N)BEHAVIOR OR BRAKE? OR BRAKING OR TURN(1N)SIGNAL? OR HORN? ? OR (SAFETY OR SEAT) (2N-)BELT? ? OR FUEL OR ABS OR SPEED? |
| S4 | 141 | S1(S)S2(S)S3 |
| S5 | 110 | RD (unique items) |
| S6 | 20 | S5(S) (ONBOARD? OR ON()BOARD OR COMPUTER? OR CPU OR ELECTRO- NIC? OR GLOBAL()POSITION?()SYSTEM? ? OR GPS) |
| S7 | 8 | S1(S)S2(S) (ONBOARD OR ON()BOARD) |
| S8 | 8 | S7 NOT S6 |
| S9 | 6 | RD (unique items) |

?t s6/3,k/all

6/3,K/1 (Item 1 from file: 275)
DIALOG(R) File 275:IAC(SM) Computer Database(TM)
(c) 1997 Info Access Co. All rts. reserv.

01451399 SUPPLIER NUMBER: 11361973 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Desperately seeking. . .IT productivity. (Ceteris is never
Paribus) (information technology) (includes related article on comparison
of automated teller machines and airline reservation systems)
RElease 1.0, v91, n9, p8(6)
Sept 30, 1991
ISSN: 1047-935X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 3011 LINE COUNT: 00235

TEXT:

...order-taking system in the mid-Seventies and now receives, confirms and bills 99 percent of its orders - for drugs and health & beauty aids, primarily - **electronically** . (If you're excited about the potential of **Electronic** Data Interchange, regard this as a cautionary tale.) Ten years later, in 1985, McKesson's market share had gone from around 20 percent ... to around...Workers' skills and experience become irrelevant more quickly, and they spend more and more of their work time learning. Of course, the workers benefit from **computer** -based training and **electronic** "performance support" (in a future issue), but these benefits are offset by a faster and faster cycle time. In essence, we have a shorter and...
...business plans look more beautiful with graphs and fonts, without improving the quality of the analysis or decisions based on it.
Mass-produced memos or **electronic** mail waste more people's time reading them, or pile up unread. Similarly, pointless processes are automated but not redesigned or streamlined, as companies try...

...policies - is key to making new technology useful. More dangerously, as Doug Merchant of AT&T said at the GBN meeting, "Technology has increased the **speed** of decision-making to less than the half-life of dumb ideas, so that it's easier to do dumb things more quickly." And finally...

...to improve overall productivity, the concomitant paperwork and procedural bloat use up a lot of productivity that might otherwise be gained. We must now keep **records** for tens of different government agencies, as well as **records** to protect us in the event of lawsuits from customers, shareholders, employees, ex-employees, competitors and bystanders of all kinds. Moreover, the government itself has...

...and professors are simply missing the benefits by measuring the wrong things. They assure us they're accounting for quality improvements, such as more powerful **computers** , better cars and healthier food. But is our only goal in economics to increase measurable production? What about pleasanter working conditions, more interesting tasks, more...

...similar vein, consumers have more choices in a variety of areas, from entertainment selections to frozen diet dinners, vegetable choppers, scented toilet bowl cleaners, personalized **insurance** policies and investment **vehicles** and new miracle ingredients. The daily life of an average US citizen is profoundly more agreeable than that of earlier generations (or of former Soviet...just to gain a temporary technology advantage, can provide a lasting competitive edge. He cites the difference between ATMS, where the machines are conduits or **electronic** links between vendor and customer, vs. airline **computer** reservation systems (CRSs), which are closer to **electronic** markets. ATM systems may deliver the cash, but each bank still has a direct relationship with its own customers. By contrast, the reservation systems have...

6/3,K/2 (Item 1 from file: 16)
DIALOG(R) File 16:IAC PROMT(R)
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05109572

Largest public companies

Crain's Cleveland Business (OH) May 23, 1994 p. S19

ISSN: 0197-2375

FULL TEXT AVAILABLE IN FORMAT 7 OR 9 WORD COUNT: 1476

...3484

| | | | |
|-----------------------|---|---------|---------|
| 575-2000 | Bank holding company | | |
| Eaton Corp. | 4,100,052 | 4,084.0 | 3,863.0 |
| Cleveland 44114-2584 | | | |
| 523-5000 | Automotive, electrical and electronic products | | |
| Ohio Edison Co. | 2,860,669 | 2,369.9 | 2,332.4 |
| Akron 44308-1890 | | | |
| 384-5100 | Electric utility | | |
| Roadway Services Inc. | 2,842... | | |

...1799

| | | | |
|-----------------------|---|------------|-------|
| 374-2000 | Chemical and aerospace products | | |
| Nordson Corp. | 1,076,745 | 461.6 | 425.6 |
| Westlake 44145 | | | |
| 892-1580 | Paint, coating and sealant applicators | | |
| RPM Inc. | 1,007,100 | 625.7 | 552.1 |
| Medina 44258 | | | |
| 273-5090 | Protective coating for waterproofing, rustproof | | |
| Reliance Electric Co. | 976,495 | 1,608.0... | |

...Bank holding company

| | | | |
|------------------------|---|---------|-------|
| Standard Products Co. | 509,937 | 763.8 | 657.0 |
| Cleveland 44102 | | | |
| 281-8300 | Rubber, plastic parts for auto original equipment industry; rubberized track for military vehicles | | |
| Charter One Financial | 487,830 | 384.6 | 372.4 |
| Cleveland 44114 | | | |
| 589-8320 | Bank holding company | | |
| Developers Diversified | 466,249 | 54.6... | |

...519.4 474.5

| | | | |
|----------------------------|--|-------|-------|
| Cleveland 44130 | | | |
| 267-1200 | Real estate | | |
| Agency Rent-A Car Inc. | 328,531 | 303.2 | 331.7 |
| Solon 44139 | | | |
| 349-1000 | Automobile insurance replacement rental cars | | |
| Telxon Corp. | 268,958 | 238.4 | 215.0 |
| Akron 44333 | | | |
| 867-3700 | Hand-held computers | | |
| Pioneer-Standard | 265,005 | 430.0 | 362.4 |
| Electronics | | | |
| Cleveland 44105 | | | |
| 587-3600 | Electronic components and industrial products | | |
| Brush Wellman Inc. | 263,425 | 295.5 | 265.0 |
| Cleveland 44110 | | | |
| 486-4200 | High-performance engineered materials | | |
| Myers Industries Inc. | 256...44256 | | |
| 722-7654 | Corrosion control engineering services | | |
| Health-Mor Inc. | 73,855 | 100.4 | 84.8 |
| Cleveland 44114 | | | |
| 432-1990 | Consumer appliances, including home cleaning | | |
| ABS Industries Inc. | 73,254 | 42.4 | 32.8 |
| Willoughby 44094 | | | |

| | | | |
|-----------------------------------|--|-------|----------|
| 946-2274 | Manufacturer of cold and warm forgings | | |
| Oglebay Norton Co. | 62,948 | 168.7 | 157... |
| ...2525 | Maker of cryogenic processes and equipment | | |
| Security First Corp. | 41,006 | 34.8 | 35.3 |
| Mayfield Heights 44124 | | | |
| 449-3700 | Bank holding company | | |
| Universal Electronics Inc. | 39,780 | 15.6 | 18.8 |
| Twinsburg 44087 | | | |
| 487-1110 | Developer of universal remote controls | | |
| RB & W Corp. | 39,427 | 176.6 | 182.8... |
| ...191 | 91.1 | 94.7 | |
| Cleveland 44139 | | | |
| 248-0400 | Precision electrical measuring equipment | | |
| LDI Corp. | 35,317 | 342.0 | 303.7 |
| Cleveland 44114 | | | |
| 687-0100 | Computer equipment leasing and sales | | |
| Central Reserve Life Corp. | 30,769 | 214.8 | 177.1 |
| Strongsville 44136-5197 | | | |
| 572-2400 | Primary group and accident health insurance... | | |

6/3,K/3 (Item 2 from file: 16)
 DIALOG(R) File 16:IAC PROMT(R)
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02748432

Video expands Budget's market

Remote Transaction Technologies: Its Remote Transaction Booths are used by the car rental industry
 San Jose Mercury News (CA) September 20, 1990 p. C1

... Antonio, TX) Remote Transaction Booths are being used by the car rental industry. The Remote Transaction Booth (RTB) consists of 2 TV cameras, a TV **monitor**, a credit card reader, an image digitizer circuit board, a high- **speed** modem, a small printer, a personal **computer**, an auto-dialer and a carousel that holds up to 17 paper envelopes containing **car** keys. Because of legal and **insurance** reasons, a **car** rental firm, such as Budget Rent a Car, needs proof of a renter's identity, which makes digital video and the 2 TV cameras necessary...

6/3,K/4 (Item 3 from file: 16)
 DIALOG(R) File 16:IAC PROMT(R)
 (c) 1997 Information Access Co. All rts. reserv.

01587593

PMSC TO PROVIDE MVR's THROUGH IBM INFORMATION NETWORK.
 NEWS RELEASE December 4, 1986 p. 11

... Information Network (IBM IN). The service is currently available to PMSC's mainframe MVR service customers, and plans are underway to provide it to personal **computer** users via IBM IN by first quarter 1987. IBM IN provides networking and remote computing services to organizations throughout the United States. It offers users high- **speed** transmission of data between their remote and host **computers**, and it enables the user's **computer** to send information directly to other businesses. IBM IN also offers users direct **electronic** access to a number of remote computing services provided by IBM as well as by third party vendors. These services include resources for business professionals, resources for data processing professionals and access to additional computing power. PMSC's MVR service provides **electronic** ordering, **tracking** and delivery of motor **vehicle** reports to **insurance** companies and agents. ...

6/3,K/5 (Item 4 from file: 16)
DIALOG(R)File 16:IAC PROMT(R)
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01278213

The PHH factor.

FORBES November 4, 1985 p. 88-1911

... manage large corporate auto fleets better than the corporations could themselves. PHH invariably cuts customers' fleet management expenses by 10-15 percent. Its services include **tracking** vehicle prices with a **computer**, recommending the best cars to fit a customer's needs, buying the cars on the most economic terms, handling the complex tax and **insurance** requirements, and then selling off the **cars** at the maximum point of return. PHH now manages 300,000 cars for 800 clients in the US, UK and Canada. It has \$2.2...

... 700 million per year in sales and \$41 million net income. In recent years, PPH has diversified into related services such as credit cards for **fuel**, tire and battery purchases, diesel **fuel** purchase programs for truckers, and vehicle expense and maintenance control programs. In 1971, PHH bought Homequity, which provides employee relocation services: It buys houses from...

6/3,K/6 (Item 5 from file: 16)
DIALOG(R)File 16:IAC PROMT(R)
(c) 1997 Information Access Co. All rts. reserv.

00990583

Air Bag Business Readies for Expansion.

Chemical Business December 12, 1983 p. 51

DOT will review a 1977 rule requiring air bags for automatic **seat belts** on new cars, following a Supreme Court ruling that the Reagan Administration arbitrarily scrapped the rule. Air bags are neoprene-coated nylon sacks stored inside...

...year. Ford Motor will supply 5,000-10,000 air-bag equipped cars in model year 1985 to the General Services Administration. Some state police **cars** will be fitted with bags, and **insurance** companies are offering premiums for **cars** with passive restraints. The air bags are activated by an **electronic sensor** when there is a sudden deceleration equivalent to hitting a rigid structure at 12 miles per hour. The **sensor** ignites pellets of sodium azide that then release nitrogen gas through a filtering system in less than 1/30th of a second. The bag then...

6/3,K/7 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/INFORM(R)
(c) 1997 UMI. All rts. reserv.

01279995

99-29391

Making good hands better

Vogl, A J

Across the Board v33n8 PP: 33-37 Sep 1996

ISSN: 0147-1554 JRNL CODE: CBR

AVAILABILITY: Fulltext online. Photocopy available from ABI/INFORM 14582.01

Article Ref. No.: B-CBR-2008-18

WORD COUNT: 3556

...TEXT: changed the highway speed limits, particularly for secondary roads. Many resisted changing the limits on secondary highways. Can you describe the ideal customer for your **auto insurance**? The ideal customer is the one that's priced right. That's not totally accurate, but it's very

close. You see, in the auto business, we look at customers in a couple of ways. For instance, there's the stable person who has a very good driving **record** and has multiple lines with us; that person will perform better over time. Then there's the customer who has a Porsche, who drives fast...

... were clearly behind in technology as it related to the front end of our insurance business, so we installed systems to collect data, transit it **electronically**, and issue policies in **record** time. Our cycle time has improved dramatically-to hours in the case of endorsements, and from three or four weeks to six days for new business. Sounds like a terrific **computer** system. Who could object to that? Our agents were used to filling out applications and sending it on to somebody else to process it. Now...

6/3,K/8 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/INFORM(R)
(c) 1997 UMI. All rts. reserv.

01192268

98-41663

Digital Finds Its Photo Op

Port, Otis

Business Week n3471 PP: 71-72 Apr 15, 1996

ISSN: 0739-8395 JRNL CODE: BWE

AVAILABILITY: Photocopy available from ABI/INFORM 36.00

ABSTRACT: Cameras that **record** images on **electronic** plates called charge-coupled devices (CCD) instead of film are proving to be a valuable new tool for handling images as easily as text. Real estate brokers, **insurance** investigators, advertising agencies, mail-order houses, **automotive** -design bureaus, and aircraft maintenance shops are among the businesses snapping up digital cameras so they can offer new services, get jobs done faster, **speed** customer feedback - and eliminate the cost of developing film. Digital photography may be an infant, but it is sparking a mood shift not unlike the...

6/3,K/9 (Item 1 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
(c) 1997 Info Access Co. All rts. reserv.

07307837 SUPPLIER NUMBER: 15611913 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The triumphal march of the airbag.

Economic Review, v25, n5, p48(1)

May, 1994

ISSN: 0531-8955

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 492 LINE COUNT: 00036

... the case of side-impacts. The crumple-zone in the case of a side-on collision is extremely short. The problem facing the airbag's **electronics** in the case of a side-on collision is the fact that, at a **speed** of 50 km/h, passengers can have contact with the inside of the door in 15 milliseconds - an incredibly short time. The engineers' answer is Naherungssensorik (proximity **sensory** analysis). Whatever it will look like, care must be taken that it does not react if a bicycle approaches from the side, for instance. HUK, a German **car insurance** company, is going on the assumption that, by 1996, the airbag-quota will be in the region of 40% and for passenger seats 25%.

In...

6/3,K/10 (Item 2 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
(c) 1997 Info Access Co. All rts. reserv.

04866056 SUPPLIER NUMBER: 09123156 (USE FORMAT 7 OR 9 FOR FULL TEXT)

The safest cars of '91. (News You Can Use)

Baig, Edward C.

U.S. News & World Report, v109, n22, p71(6)

Dec 3, 1990

ISSN: 0041-5537

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 1916

LINE COUNT: 00142

... bend the laws of physics, but you can bend them quite a ways," says Robert Knoll, head of the automobile testing team at Consumers Union.

Insurance discounts can shave the added cost of safety. Owners of cars with air bags, antilock **brakes** and certain other features can get discounts as high as 60 percent on personal-injury coverage (see page 78). Here's a close look at equipment that may help you avoid a crash, or improve your survivability odds if you have one - * Antilock **brakes** . Especially on wet or icy pavement, slamming on the **brakes** can make the wheels lock up, careening the car into a terri in skid. With **ABS** , **computerized sensors** that detect wheel lockup trigger the hydraulic system to pump the **brakes** up to 15 times a second. That lets drivers maintain control and shorten stopping distances. N Traction control. When you suddenly accelerate, traction control keeps you on course the way **ABS** does when you hit the **brakes** . **Sensors** determine when the back wheels spin too fast for conditions and apply the **brakes** or cut power to the wheels. Traction control may be useful on rear-wheel-drive cars with excess power like the Lexus LS 400, where...

6/3,K/11 (Item 3 from file: 148)

DIALOG(R)File 148:IAC Trade & Industry Database

(c) 1997 Info Access Co. All rts. reserv.

03500565 SUPPLIER NUMBER: 06321829 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Index of employers. (hospital profiles) (Nursing Opportunities supplement)

RN, v51, n1, pS6(377)

Jan, 1988

ISSN: 0033-7021

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 210302

LINE COUNT: 18943

... Mental Heath, Pediatrics and Newborn Nursery *Ambulatory Surgical Unit. Special features include Alternate Staffing Options on Critical Care, and Med/Surg Units, BSN and Specialty **Board** Recognition.

BENEFITS FOR NURSES

Financial: Salaries are competitive and commensurate with education and experience additional compensation for Board Certification Liberal shift differential for evenings and...

6/3,K/12 (Item 1 from file: 636)

DIALOG(R)File 636:IAC Newsletter DB(TM)

(c) 1997 Information Access Co. All rts. reserv.

02507926

TIRANA IS AT THE HEART OF ALBANIA'S CONSUMER BOOM

Market Europe September 1994 V. 5 NO. 9

ISSN: 1050-9410

WORD COUNT: 1208

PUBLISHER: W-Two Publications Ltd

...IIQa custom which seems to have reappeared. Electrical goods continue to sell well, but the emphasis is now on top-of-the-line televisions, video **recorders** , satellite receivers, and music systems. Philips, Grundig, Samsung, and Sony are among the most saleable brands, although price competition is increasing. Recent estimates suggest that...

... 000 color television sets between 1992 and the beginning of 1994. Information technology has also become vital for business development, and Tirana now has several **computer** stores offering a range of desk-top systems, as well as faxes and photocopiers. Aggressive marketing by leading manufacturers of beers, soft drinks, snacks, and...

... has also been a revolution in transport since 1991, when private ownership of automobiles was permitted for the first time since 1944. The earliest imported **vehicles** were either ancient wrecks or **insurance** write-offs purchased cheaply in Italy, but the first new automobile dealership has recently opened in Durres, the second city, selling Nissan products. According to...

...as Mercedes Benz (the market leader), Volvo, and Audi are to be found in most cities and large towns. Progress has also been made in **fuel** supplies. The state monopoly on gas and aviation **fuel** has been ended and private gas stations are springing up on every main highway. No major company has yet established a franchising network, but interest...

6/3,K/13 (Item 2 from file: 636)
DIALOG(R)File 636:IAC Newsletter DB(TM)
(c) 1997 Information Access Co. All rts. reserv.

02079237

Small Defense Firm Hopes To Score Big With IVHS
New Technology Week February 22, 1993 V. 7 NO. 8
ISSN: 0894-0789 WORD COUNT: 508
PUBLISHER: King Communications Group, Inc.

... Deerfield, Mass., raised the money through a private placement, and is "not ruling out" going public sometime soon, Youngblood said. The company's radar-technology **sensors**, miniaturized for the mass market, would be placed on the front-end of **cars**, and are viewed by the **insurance** industry as **electronic** safety devices, similar in value to air bags or **seat belts**.

The device emits a radar wave that bounces off other autos. If a car outfitted with the device gets too close to another vehicle, a...

6/3,K/14 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R) Jul
(c) 1997 Resp. DB Svcs. All rts. reserv.

01055858

**Robuste und kostenguenstige Elektronik findet neue/
(Automotive electronics one application for mechatronics)**
VDI Nachrichten, p 1
September 30, 1994
DOCUMENT TYPE: Journal ISSN: 0042-1758 (Germany)
LANGUAGE: German RECORD TYPE: Abstract

ABSTRACT:

The integration of **electronics** and mechanical components in the development of mechatronics or micromechanics, is enabling the further development of the market, as more applications arise. Automotive pressure and **speed** applications tend to be the most common applications for the new robust and inexpensive mechatronic components. The market for anti-theft systems also shows promise, as **car insurance** firms call for the installation of such systems in all newly registered cars. The development of such devices will enable the computing operations to be carried out right where the **sensors** are working, rather than in a central box, according to Christian Trowitzch, head of electro-technical development at Hella. Article considers mechatronics in further detail.

...

6/3,K/15 (Item 1 from file: 746)
DIALOG(R)File 746:Time Publications
(c) 1997 Time Inc. All rts. reserv.

00575746

SURVEYING THE DATA DIDDLEERS A new study takes the measure of computer crime
TIME MAGAZINE (TIM) - February 17, 1986

By: Philip Elmer-DeWitt. Reported

by Lawrence Mondt/New York

Section: COMPUTERS Page: 95

Word Count: 586

...sheriff.

A case gleaned from the prosecutors' files involved one of their own. Last August, Jefferson County (Colo.) District Attorney Nolan Brown was convicted of **computer** crime, forgery and abuse of public **records** in a ticket-fixing case. Hoping to reduce his **automobile -insurance** rates, Brown had asked a motor **vehicle** bureau employee to delete a pair of **speeding** tickets from the department's **computer** system. He was sentenced to five days in jail, fined \$2,000, placed on four years' probation and ordered to perform 200 hours of community...

... Thus Brown lost a \$73,000-a-year job to save some \$400 worth of insurance premiums, a clear signal that, at least for him, **computer** crime does not pay.

6/3,K/16 (Item 1 from file: 88)

DIALOG(R)File 88:IAC BUSINESS A.R.T.S.

(c) 1997 Information Access Co. All rts. reserv.

01815657 SUPPLIER NUMBER: 04137624 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Surveying the data diddlers; a new study takes the measure of computer crime.

Elmer-DeWitt, Philip

Time, v127, p95(1)

Feb 17, 1986

CODEN: TYMEA

ISSN: 0040-781X

LANGUAGE: English

RECORD TYPE:

Fulltext

WORD COUNT: 512 LINE COUNT: 00047

... sheriff.

A case gleaned from the prosecutors' files involved one of their own. Last August, Jefferson County (Colo.) District Attorney Nolan Brown was convicted of **computer** crime, forgery and abuse of public **records** in a ticket-fixing case. Hoping to reduce his **automobile -insurance** rates, Brown had asked a motor **vehicle** bureau employee to delete a pair of **speeding** tickets from the department's **computer** system. He was sentenced to five days in jail, fined \$2,000, placed on four years' probation and ordered to perform 200 hours of community...

...Thus Brown lost a \$73,000-a-year job to save some \$400 worth of insurance premiums, a clear signal that, at least for him, **computer** crime does not pay.

6/3,K/17 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire

(c) 1997 PR Newswire Association Inc. All rts. reserv.

0517289

DE002

NATIONAL INFORMATION NETWORK GETS BAD DRIVERS OFF THE ROADS BY LINKING STATE DRIVING RECORDS

DATE: September 11, 1992

10:07 EDT

WORD COUNT: 692

...used to handle communications and data transfer, allowing state governments to respond to the necessity to do more with less. States can use AAMVAnet to **speed** title transfers and cancellations; conduct online inquiries of the National Driver Register; communicate directly with other state motor **vehicle** agencies; receive

insurance forms electronically and access other data bases and industry services available on the network. There is a pilot program in place extending the record exchange system to non-commercial drivers, which may be ready for widespread use in early 1993.

Now that the infrastructure is in place, Goleman said...

6/3,K/18 (Item 1 from file: 635)
DIALOG(R)File 635:Business Dateline(R)
(c) 1997 UMI. All rts. reserv.

0158901 90-42067

The Corporate Report Second 100: 200

Schafer, Lee

Corporate Report Minnesota (Minneapolis, MN, US), v21 n8 s1 p54

PUBL DATE: 900800

DATELINE: MN, US WORD COUNT: 14,672

TEXT:

...COMPANY: Chromaline Corporation, The

RANK: 171

COMPANY: Ciatti's Inc.

RANK: 128

COMPANY: Ciprico Inc.

RANK: 130

COMPANY: Citizens Security Group Inc.

RANK: 106

COMPANY: **Computer** Network Technology Corporation

RANK: 133

COMPANY: Concourse Corporation

RANK: 196

COMPANY: CyberOptics Corporation

RANK: 164

COMPANY: Daig Corporation

RANK: 141

COMPANY: Datakey Inc.

RANK: 135...

...157

COMPANY: Discus Corporation

RANK: 113

COMPANY: Dynamic Homes Inc.

RANK: 150

COMPANY: EMC Corporation

RANK: 116

COMPANY: Eagle Industries Inc.

RANK: 199

COMPANY: Electro **Sensors** Inc.

RANK: 153

COMPANY: Empi Inc.

RANK: 123

COMPANY: Eye Technology Inc.

RANK: 158

COMPANY: First Team Sports Inc.

RANK: 167

COMPANY: GV Medical Inc...

...COMPANY: MOCON

RANK: 136

COMPANY: National Beauty Inc.

RANK: 107

COMPANY: North Atlantic Technologies Inc.

RANK: 156

COMPANY: Northern Instruments Corporation

RANK: 173

COMPANY: Northstar **Computer** Forms Inc.

\$000: \$2,951.6
 % CHANGE: 8.7%
 EARNINGS
 \$000: -\$241.4
 % CHANGE: -699.3% (Includes significant
 extraordinary gain)
 % OF REVENUE...
 ...319.0
 % RETURN: 14.0%
 % RETURN ON EQUITY: 20.8%
 YEAR END: 8/89
 NO. OF EMPLOYEES: 17
 TRADED: LOTC
 BUSINESS DESCRIPTION: Corrosion-inhibiting products and
 electronic sensing instruments
 RANK '90/'89: 174/147
 COMPANY: Micro Display Systems Inc.
 CITY: Hastings
 REVENUE
 \$000: \$2,773.0
 % CHANGE: -65.7%
 EARNINGS
 \$000...3%
 ASSETS
 \$000: \$610.7
 % RETURN: 19.9%
 % RETURN ON EQUITY: NM
 YEAR END: 9/89
 NO. OF EMPLOYEES: 15
 TRADED: LOTC
 BUSINESS DESCRIPTION: Transcutaneous **electronic** nerve stimula-
 tion (TENS) devices and accessories
 RANK '90/'89: 196/New to the list this year
 COMPANY: Concourse Corporation
 CITY: Minneapolis
 REVENUE
 \$000: \$1...
 ...1.1%
 ASSETS
 \$000: \$330.9
 % RETURN: -3.1%
 % RETURN ON EQUITY: NM
 YEAR END: 12/89
 NO. OF EMPLOYEES: 16
 TRADED: LOTC
 BUSINESS DESCRIPTION: **Computer** -assisted instructional programs
 RANK '90/'89: 197/New to the list this year
 COMPANY: Sta-Tite Corporation
 CITY: St. Bonifacius
 REVENUE
 \$000: \$939.1
 % CHANGE...

European
Patent 610
Database

6/3,K/19 (Item 1 from file: 484)
 DIALOG(R) File 484:Periodical Abstracts Plustext
 (c) 1997 UMI. All rts. reserv.

01170633 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Willing to Kill for a Car
 Witkin, Gordon
 US News & World Report (GUNW), v113 n11, p40-44
 Sep 21, 1992
 ISSN: 0041-5537 JOURNAL CODE: GUNW
 DOCUMENT TYPE: Feature

LANGUAGE: English RECORD TYPE: Fulltext; Abstract
AVAILABILITY: Full text online. UMIACH CATALOG NO.: 690.00
WORD COUNT: 1699 LENGTH: Long (31+ col inches)

TEXT:

... Cadillacs and Buicks and on often stolen Corvettes, Firebirds and Camaros. The system uses a pellet-size resistor in the key that is "read" by **electronic sensors** in the ignition lock. Use of an improper key causes a 2- to 4-minute delay before another attempt is possible; attempts to bypass the ignition disable the starter and **fuel** -delivery system. But consumer and **insurance** -industry advocates argue that **car** makers have moved too slowly and have focused on the high-priced models. "I find it hard to believe that we can't develop a...

6/3,K/20 (Item 1 from file: 141)
DIALOG(R)File 141:Readers' Guide
(c) 1997 The H.W. Wilson Co. All rts. reserv.

02510002 H.W. WILSON RECORD NUMBER: BRGA93010002

Rapid Robyn drives a point home.

AUGMENTED TITLE: using R. Allan's black box driving monitor to control behavior of politicians
Fotheringham, Allan, 1932-
Maclean's (Macleans) v. 106 (Feb. 15 '93) p. 60

ABSTRACT: The writer speculates on the possibilities raised by economist Robyn Allan's "black box." Allan is the interim president and chief executive officer of the **Insurance** Corp. of British Columbia, the government-run **auto insurance** plan. She has received 7 **speeding** tickets, has twice failed to produce her insurance or driver's license, has 2 **seat -belt** infractions, and has been in 5 accidents. At a recent news conference, she demonstrated her black box, a **computer** gizmo that will **record** everything she does while driving, from acceleration to **braking** to steering. Humor.

9/3,K/1 (Item 1 from file: 16)

DIALOG(R) File 16:IAC PROMT(R)

(c) 1997 Information Access Co. All rts. reserv.

06250648

MIDDLE AGE GUIDES EUROPE'S TRENDS

Market Europe June 1, 1996 p. N/A

ISSN: 1050-9410

FULL TEXT AVAILABLE IN FORMAT 7 OR 9 WORD COUNT: 3085

... European Union, and that alone will keep the issue in national newspapers. The European Union is mounting a significant advertising campaign to get all citizens on board before the actual date of monetary union, and the "euro," as the currency is popularly called, will be quoted in the same way that the...how they are delivered. The biggest problem for media planners is that researchers are still working on a reliable and acceptable Europe-wide system for monitoring use of electronic media. As satellite television becomes available to more homes, the ability to monitor television use is getting worse, not better. *The filmmaking industry in most European countries will begin to grow. Recent successes of Italian, French, and British...the workplace and the greater independence and self-reliance of young women. In many countries, women now are much less likely than men to own cars, life insurance policies, and pension funds. As car manufacturers and financial services put more emphasis on appealing to women and creating products especially for them, this situation will change, and sales to women...

9/3,K/2 (Item 1 from file: 15)

DIALOG(R) File 15:ABI/INFORM(R)

(c) 1997 UMI. All rts. reserv.

00862147

95-11539

Texas defends independent data plan

Otis, L H

National Underwriter (Property/Casualty/Employee Benefits) v98n20 PP: 4, 53 May 16, 1994

ISSN: 0898-8897 JRNL CODE: NUN

AVAILABILITY: Fulltext online. Photocopy available from ABI/INFORM 2017.00
WORD COUNT: 807

ABSTRACT: According to David Birnbaum of the Texas insurance department, the independent data gathering plan recently initiated in Texas is on track, and other states have expressed an interest in coming on board. Seeking to end its reliance on industry-controlled data agents, in 1993 Texas selected Acxiom Corp. as the sole data gathering agent of insurance industry statistics in the state. Speaking at a recent seminar sponsored by the Insurance Data Management Association, Birnham said that Texas' statistical plan for automobile insurance lines can presently accommodate any other state's needs, and Acxiom has the ability to meet data collection needs on a national basis.

9/3,K/3 (Item 1 from file: 148)

DIALOG(R) File 148:IAC Trade & Industry Database

(c) 1997 Info Access Co. All rts. reserv.

06116985 SUPPLIER NUMBER: 12550876 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Orbital Sciences Corp. (contract to launch remote sensing and data relay satellite for Brazil's civil space agency)

Satellite News, v15, n36, p8(1)

Sept 7, 1992

ISSN: 0161-3448

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 202

LINE COUNT: 00015

TEXT:

...signed a \$13.5 million deal with Brazil's civil space agency to launch that country's SCD 1 remote sensing and data relay satellite **onboard** a Pegasus launch **vehicle**. The contract also covers **insurance** for the launch of another satellite should the first launch fail. The launch is slated for sometime in December and will mark the first Pegasus operation at Kennedy Space Center, Fla., OSC said. SCD 1's primary mission will be to **monitor** the condition of the Amazon River Basin and its surrounding rain forests, assessing the rate of its degradation, ground temperature and moisture. Separately, OSC also...

9/3,K/4 (Item 2 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
(c) 1997 Info Access Co. All rts. reserv.

04606513 SUPPLIER NUMBER: 09175103 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Vendors spice up services. (soft drink distributors' services) (Fleet Beat)
(column)
Deierlein, Robert
Beverage World, v109, n1467, p82(1)
June, 1990
DOCUMENT TYPE: column ISSN: 0098-2318 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 732 LINE COUNT: 00059

... 1992 models. Ford says it already has received its first order for 75 AeroMax 9000 tractors with Series 60 engines.

Fleets using Rockwell's Tripmaster **on-board** trip **recorders** can save up to 10 percent on **auto** liability and collision **insurance** through a special program offered by Clarendon National Insurance Corp. The 10 percent reduction is given at the time a fleet begins using the Tripmaster. Future savings are based on the fleet's current safety **record**, periodically-submitted documents (trip reports, event reports and extraction reports) and the percentage of a fleet's trucks using Tripmasters. As an added incentive Clarendon is underwriting a 25-percent discount on the Tripmaster **on-board** hardware and the software that is used at the truck fleet's terminal.

A new International 4700LP "Lo-Profile" medium straight truck has been introduced...

9/3,K/5 (Item 3 from file: 148)
DIALOG(R)File 148:IAC Trade & Industry Database
(c) 1997 Info Access Co. All rts. reserv.

03900038 SUPPLIER NUMBER: 06967948 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Second Annual Directory of Human Resources Services, Products and Suppliers, January 1989. (directory)
Personnel, v66, n1, pD1(167)
Jan, 1989
DOCUMENT TYPE: directory ISSN: 0031-5702 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 155534 LINE COUNT: 14711

... can provide
cost-saving health-care benefits without
sacrificing the quality of care.
Dennis J. Duffy, President
Edgar V. Santoro, M.D., Chairman of the
Board The Ayco Corporation, One Wall St., Albany,
NY 12205-3827; 518-869-8744
Contact: Linda J. Kempin, Director of
Marketing
No. of Employees: 300+
Provides...in applicant response
management. Services include provision
and staffing of toll free (24 hour/7 day)

phone numbers for handling applicant
response, screening, interviewing, applicant
tracking systems, recruiter training, open
house and recruiting trip coordination, and
various promotions to increase applicant
flow.
Wackenhut The Wackenhut Corporation, 1500 San
Remo Ave., Coral...

9/3,K/6 (Item 1 from file: 635)
DIALOG(R) File 635:Business Dateline(R)
(c) 1997 UMI. All rts. reserv.

0554972 95-10423

Spartan Travel: Lansing's largest agency

Harcus, Anne

Greater Lansing Business Monthly (Lansing, MI, US) s1 p16

PUBL DATE: 941200

DATELINE: Lansing, MI, US WORD COUNT: 1,090

TEXT:

...accounts. Today, those types of accounts are a major part of Spartan
Travel's business.

Kevin, who was in hotel management with Marriott before coming **on
board** at Spartan Travel four years ago, said the company has experienced
growth-even though other travel agencies have faded from the scene-by
paying attention...

... helps companies, he said, by educating them about travel costs. The
agency writes individual travel policies for companies, covering such items
as corporate charge cards, **car** rentals, airfares, hotels, **insurance** ,
per diems, tipping, telephone, and laundry. It also **tracks** a company's
business travel statistics in order to negotiate better prices, devises
centralized billing and reimbursement systems, and will train an employee
of a...
?

File 2:INSPEC 1969-1997/Mar W3
 (c) 1997 Institution of Electrical Engineers
 File 8:EI Compendex(R) 1970-1997/Apr W3
 (c) 1997 Engineering Info. Inc.
 File 6:NTIS 64-1997/Apr W4
 Comp&distr 1997 NTIS, Intl Copyright All Rights Re
 File 99:Wilson Appl. Sci & Tech Abs 1983-1997/Feb
 (c) 1997 The HW Wilson Co.
 File 144:Pascal 1973-1997/Feb
 (c) 1997 INIST/CNRS
 File 77:Conference Papers Index 1973-1997/Mar
 (c) 1997 Cambridge Sci Abs
 File 434:Scisearch(R) Cited Ref Sci 1974-1997/Mar W2
 (c) 1997 Inst for Sci Info
 File 233:Microcomputer Abstracts 1974-1997/Mar
 (c) 1997 Information Today Incl.
 File 62:SPIN(R) 1975-1997/Mar B1
 (c) 1997 American Institute of Physics
 File 14:Mechanical Engineering Abs 1973-1997/Apr
 (c) 1997 Cambridge Sci Abs
 File 35:Dissertation Abstracts Online 1861-1997/Mar
 (c) 1997 UMI
 File 63:Transport Res(TRIS) 1970-1997/Feb
 (c) fmt only 1997 Knight Ridder Info
 File 169:Insurance Periodicals 1984-1997/Dec W5
 (c) 1997 NILES Publishing Co.
 File 65:Inside Conferences 1993-1997/Mar W3
 (c) 1997 BLDSC all rts. reserv.
 File 94:JICST-EPlus 1985-1997/Feb W2
 (c)1997 Japan Science and Tech Corp(JST)

| Set | Items | Description |
|-----|---------|---|
| S1 | 5569 | (AUTOMOBILE? OR AUTOMOTIVE OR CAR OR CARS OR AUTO OR AUTOS OR VEHICLE?) (7N) INSURANCE? |
| S2 | 1976662 | SENSOR? OR MONITOR? OR TRACK? OR RECORD? |
| S3 | 1277582 | OPERATING(2N) (STATE? ? OR CONDITION? ?) OR DRIVING(2W) CHARACTERISTIC? OR RPM OR RPMS OR DRIVER?(2N) BEHAVIOR OR BRAKE? OR BRAKING OR TURN(1N) SIGNAL? OR HORN? ? OR (SAFETY OR SEAT) (2N-) BELT? ? OR FUEL OR ABS OR SPEED? |
| S4 | 38 | S1 AND S2 AND S3 |
| S5 | 35 | RD (unique items) |
| S6 | 7 | S5 AND (COMPUTER? OR ELECTRONIC? OR CPU OR ONBOARD OR ON()-BOARD OR GPS OR GLOBAL() POSITIONING() SYSTEM) |

*Technical Insurance
 non full text files
 Dialog CPU*

6/7/1 (Item 1 from file: 2)

DIALOG(R) File 2:INSPEC

(c) 1997 Institution of Electrical Engineers. All rts. reserv.

03444769 INSPEC Abstract Number: C89057192, D89002174

Title: Computer assisted retrieval works for Dallas area insurance company

Journal: IMC Journal vol.25, no.3 p.12-14

Publication Date: May-June 1989 Country of Publication: USA

CODEN: IMGCB7 ISSN: 0019-0012

Language: English Document Type: Journal Paper (JP)

Treatment: Applications (A)

Abstract: After five years of accessing millions of customer files on microfiche jackets, Life Investors' **Insurance** Center found that a **computer** -assisted retrieval (**CAR**) system answered its need for a high volume system that provided high-**speed**, automated retrievals. The company selected a 3M Document Management System, including 3M's document management software and two Model 684 microfilm cameras, ten Model 7510 and Model 900 page search reader-printers and two Model 1600 film processors.
(0 Refs)

6/7/2 (Item 1 from file: 8)

DIALOG(R) File 8:Ei Compendex(R)

(c) 1997 Engineering Info. Inc. All rts. reserv.

04373987 E.I. No: EIP96023031109

Title: Safety and security spearhead changes in automotive electronics

Author: Ohr, Stephan

Source: Computer Design v 35 n 1 Jan 1996. 4pp

Publication Year: 1996

CODEN: CMPDAM ISSN: 0010-4566

Language: English

Document Type: JA; (Journal Article) Treatment: G; (General Review)

Journal Announcement: 9605W5

Abstract: Many new automotive systems such as air bags, power-train controls, and anti-lock **braking** systems can be seen as a response to government mandates on safety and **fuel** economy. Anti-pollution legislation, like the rigorous standards imposed by the California Air Resources Board, can be credited with the promotion of 32-bit engine-control modules which read the inputs of up to a dozen **sensors**. Similarly, security-encoded keys on German vehicles are developed as a response to pressures from Allianz, a German **insurance** conglomerate, for a system that prevent **car** thefts. Several new products featuring such trends are presented in this article.

6/7/3 (Item 1 from file: 6)

DIALOG(R) File 6:NTIS

Comp&distr 1997 NTIS, Intl Copyright All Rights Re. All rts. reserv.

1636924 NTIS Accession Number: MIC-92-04641/XAB

Neck injuries amongst front seat belted and unbelted car occupants: Seat belts and neck injuries

(Publication no. 818)

Bourbeau, R.

Montreal Univ. (Quebec). Centre de Recherche sur les Transports.

Corp. Source Codes: 006571003

c1992 22p

Languages: English

Journal Announcement: GRAI9224

NTIS Prices: PC E07/MF E01

Country of Publication: Canada

This paper presents part of the results of a recently completed research project on safety belts. The study concentrates on cervical injuries,

mainly neck sprains, sustained by belted and unbelted front seat occupants involved in two-car crashes. Data were obtained from the Societe de l'assurance automobile du Quebec (SAAQ), which covers all road accidents with injuries that occur in the province of Quebec. Data files were constructed by linking computer files containing victim information from insurance claims, police accident reports, car registrations, and drivers' licences. Additional information on injury descriptions including pains and updates to these descriptions for at least one year after the crash was added from medical records and accident configurations from police records at the SAAQ. The injuries were coded using the International Classification of Diseases and their severity was quantified with the Abbreviated Injury Scale. Similar accidents were grouped together according to authorized speed limit, vehicle weight, and crash configuration. A loglinear model was then constructed for the odds ratio.

6/7/4 (Item 1 from file: 63)
DIALOG(R)File 63:Transport Res(TRIS)
(c) fmt only 1997 Knight_Ridder Info. All rts. reserv.

00671093 DA

TITLE: INCORPORATING A MAXIMUM SPEED CLAUSE INTO INSURANCE TERMS AND CONDITIONS.A STUDY SURVEYING THE POSSIBILITIES AND THE FEASIBILITY; DE SNELHEIDSCLAUSULE IN DE VERZEKERINGSVOORWAARDEN. EEN INVENTARISERENDE STUDIE NAAR MOGELIJKHEDEN EN HAALBAARHEID

AUTHOR(S): MULDER, JAG; WESEMANN, P

CORPORATE SOURCE: STICHTING WETENSCHAPPELIJK ONDERZOEK VERKEERSVEILIGHEID SWOV, P O BOX 170, LEIDSCHENDAM, 2260 AD, NETHERLANDS

Issue Number: R-94-29 Pag: 22P

PUBLICATION DATE: 19940000 PUBLICATION YEAR: 1994

LANGUAGE: DUTCH SUBFILE: IRRD (I)

IRRD DOCUMENT NUMBER: 867139

REFERENCES: 11

DATA SOURCE: Transport Research Laboratory (TRL)

ABSTRACT: This study offers a definition of incorporating a maximum **speed** clause into insurance terms and conditions. This is defined further in terms of scope, effectiveness, and feasibility in relation to current legislation and existing insurance terms and conditions. The consequences for the liability of various groups of insured parties are also more closely studied. It was concluded that there are numerous reasons why the practical application of the envisaged means would not be feasible at present. In addition, alternatives for influencing **speeding** behaviour are offered. An example is the 'black box' application in vehicles. Two types of this **electronic** apparatus are: (1) the accident reconstruction **recorder** ; and (2) the journey data or trip **recorder** .

6/7/5 (Item 2 from file: 63)
DIALOG(R)File 63:Transport Res(TRIS)
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00664288 DA

TITLE: PREDICTING ACCIDENTS AND INSURANCE CLAIMS AMONG OLDER DRIVERS

AUTHOR(S): Brown, J; Greaney, K; Mitchel, J; Lee, WS

CORPORATE SOURCE: ITT Hartford Insurance Group, 200 Executive Boulevard, Southington , CT, 06489-, American Association of Retired Persons, 601 E Street, NW , Washington, DC, 20049-,

Pag: 31p

PUBLICATION DATE: 19931100 PUBLICATION YEAR: 1993

LANGUAGE: English SUBFILE: HRIS (H 9401)

AVAILABILITY: ITT Hartford Insurance Group; 200 Executive Boulevard ; Southington ; CT ; 06489-

ORDER NUMBER: N/A

FIGURES: 8 Fig. TABLES: 5 Tab.

REFERENCES: Refs.

ABSTRACT: This study explored the causes of the rise in accident

involvement as the age of the driver increases. The premise behind the study was that tremendous variability in driving skills exists among older drivers, and that research into **driving** abilities and **characteristics** was needed to determine which drivers are at greatest risk for accidents. Thus, a key focus of the study was to identify which driver skills, abilities, and characteristics are associated with accidents among older drivers. In the two-year study, 1,475 drivers insured under the AARP **Automobile Insurance** Program were recruited to participate in a two-hour testing session. The testing session consisted of visual, perceptual, and cognitive performance tests, and a **computerized** self-report questionnaire which included a number of questions about driving background, driving practices, vision and health, and several psychological scales previously shown to be related to accidents. Through insurance **records**, extensive driver background data were also available. These included **insurance** claim histories and motor **vehicle record** data available through state motor vehicle departments. Results of the study showed that "contrast sensitivity", a component of vision, and cognitive measures related to "attentional abilities" are related to accident involvement. "Driving exposures", such as higher mileage, night driving, and driving environment (population density) were confirmed as predictive of future risk. "Driving **records**", including prior at-fault accidents, prior non-fault accidents, and prior moving violation histories were predictive of future accident involvement. A number of driver characteristics were also identified as accident predictors. Most notable were "social support" characteristics, such as marital status, living with others in household, involvement in organizations, and time spent on hobbies/leisure activities. Other findings identified attitudinal and behavioral characteristics, yielding insight into accident causes and focus for educational opportunities. Results of the study both confirm established accident predictors and give new direction for future research and accident analysis. Through continued focus on the new variables and, in particular, on combinations of variables, greater understanding of the causes of accidents among older drivers will be realized. Education of the older driver also holds promise for accident prevention.

SUBJECT HEADING: H51 SAFETY; H52 HUMAN FACTORS; I81 ACCIDENT STATISTICS;
I83 ACCIDENTS AND THE HUMAN FACTOR

6/7/6 (Item 3 from file: 63)

DIALOG(R) File 63:Transport Res(TRIS)

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00478154 DA

TITLE: FEDERAL REGULATORY PREVIEW FOR 1989

AUTHOR(S): Moore, N

CORPORATE SOURCE: Chilton Company, Incorporated, One Chilton Way,
Philadelphia, PA , 19089,

JOURNAL: Commercial Carrier Journal Vol: 145 Issue Number: 12 Pag: pp
52-55

PUBLICATION DATE: 19881200 **PUBLICATION YEAR:** 1988

LANGUAGE: English **SUBFILE:** HRIS (H 8804)

ISSN: 07341423

AVAILABILITY: Chilton Company, Incorporated; One Chilton Way ;
Philadelphia; PA ; 19089

ABSTRACT: This presentation is an update of important legislation and regulatory activity that will impact fleet operations in 1989. The following topics appear in the update: access; alternative fuels; axle width; biometric identification; blood alcohol content; **brakes** ; commercial zone exemption; commercial zone expansion; conspicuity; deregulation; drug testing; emissions; flares; **fuel** taxes; hazardous materials; inspection, repair and maintenance; interstate highway funding; minimum health care; minimum wage; Motor Carrier Administration; occupational disease notification; **on-board recorders** ; parental and medical leave; plant closing; **seat belts** ; state motor carrier safety regulations; and truck size and weight.

SUBJECT HEADING: H70,LAW; I10,ECONOMICS AND ADMINISTRATION

6/7/7 (Item 4 from file: 63)

DIALOG(R)File 63:Transport Res(TRIS)

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00391170 DA

TITLE: INJURIES TO CAR OCCUPANTS. SOME ASPECTS OF THE INTERIOR SAFETY OF CARS. A STUDY OF A FIVE-YEAR MATERIAL FROM AN INSURANCE COMPANY

AUTHOR(S): Nygren, AA

CORPORATE SOURCE: Karolinska Sjukhuset, Stockholm, Sweden

REPORT NUMBER: Suppl 395 Monograph

Pag: 164p

PUBLICATION DATE: 19840000 PUBLICATION YEAR: 1984

LANGUAGE: English SUBFILE: HRIS; IRRD (H 8503; I)

SOURCE ACCESSION NUMBER: IRRD 278232

IRRD DOCUMENT NUMBER: IRRD 278232

ISSN: 03655237

FIGURES: Figs. TABLES: Tabs.

REFERENCES: 178 Ref.

DATA SOURCE: Transport and Road Research Laboratory National Swedish Road & Traffic Research Institute

ABSTRACT: The purpose of this monograph is to describe trends in the interior safety of cars in terms of the frequency and severity of injuries among the car occupants, especially the drivers. Special references are made to the influence of the weight of the car, the starting year of production of the car, and some safety devices such as **safety belts** and head rest fittings. The material comprises all accident-involved private **cars** reported to an **insurance** company during a five-year period. The total number of such cars was 339675 in which 8592 drivers and 5469 passengers were injured or killed. This represents approximately one-fourth of all accident-involved **cars** reported to **insurance** companies during a five-year period in Sweden. Data which are normally stored in the **insurance** files have been supplemented with data concerning **car** weight and starting year of production of the cars. In injury-producing accidents, hospitals' **records** and doctors' certificates were available in the majority of cases, as well as reports from the police investigations. All data were **computerised**. An additive regression model was used to determine the influence of car weight, starting year of production of the car model, age of the car, **safety belt** usage and fitting of head rests, on the frequency of injuries. Data concerning car occupants with permanent medical disability and financial disability were specially investigated to gain information on what type of injuries lead to major problems in later years. A sample of car occupants with head injuries was investigated to study the frequency of problems remaining in later years. (Author/TRRL)

SUBJECT HEADING: H51,SAFETY; H53,VEHICLE CHARACTERISTICS; 3T91,VEHICLE DESIGN AND SAFETY; 3T84,PERSONAL INJURIES

8/3,K/1 (Item 1 from file: 621)
 DIALOG(R)File 621:IAC New Prod.Annou.(R)
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00745222 00745660
 Business Wire
 DATELINE: STAMFORD, Conn. March 11, 1997 WORD COUNT: 1607

CUC International Inc. Reports Record Year-End and Fourth Quarter Results.

...1997

--CUC International's fiscal 1997 year-end results reflect non-recurring charges totalling \$179.9 million, or \$0.29 per share, related to acquisition **costs** --

CUC International Inc. (NYSE: CU) today announced its financial results for the fourth quarter and fiscal year-ended January 31, 1997.

CUC International Inc. reported **record** fiscal 1997 year-end revenues of \$2.3 billion versus \$1.9 billion for the prior year, representing an increase of 21.1%. On a per share basis, CUC reported earnings of \$0.41, which reflect non-recurring charges totalling \$0.29 per share for transaction and restructuring **costs** and certain Ideon litigation matters related principally to the completion of the Sierra On-Line, Inc., Davidson & Associates, Inc., and Ideon Group, Inc., acquisitions. These...

...per share for the fourth quarter were \$0.23, before a one-time charge of \$0.01 per share related primarily to the investment banking **fees** for the acquisitions of Plextel Telecommunications, Inc. and Knowledge Adventure, both of which were completed during the fourth quarter. For the fourth quarter a year...

...has experienced robust growth and gain in market share during this past year and has also provided us with the interactive development talent needed to **fuel** our Internet growth strategy. In June, we plan to launch an ambitious, all-encompassing consumer site on the World Wide Web, through which we plan...

...is a leading technology-driven, membership-based consumer services company that currently provides approximately 66.3 million consumers worldwide with access to home shopping, travel, **insurance**, **automobile**, dining, home improvement, lifestyle clubs, checking account enhancement, and **discount** coupon programs. CUC is also the parent company of Interval International, a leading time-share exchange company that is based in Miami, Florida and has...

| | | |
|--|-----------|-----------|
| ...other | 191,583 | 158,523 |
| Total Current Assets | 1,430,075 | 1,091,276 |
| Membership solicitations in process | 76,281 | 60,713 |
| Deferred membership acquisition costs | 401,564 | 404,655 |
| Contract renewal rights and intangible assets, net | 366,038 | 332,806 |
| Properties, net | 145,620 | 113,353 |
| Deferred income taxes and OF INCOME | | |
| (In thousands, except per share amounts) | | |
| Three Months Ended January 31, | 1997 | 1996 |
| REVENUES | | |
| Membership and service fees | \$526,668 | \$435,812 |
| Software | 147,561 | 110,157 |

| | | |
|---|-----------|-----------|
| ONE-TIME CHARGES (a) | 456,186 | 332,341 |
| Merger costs | 179,945 | |
| Costs related to Ideon products abandoned and restructuring | | 97,029 |
| INCOME BEFORE INCOME TAXES | 276,241 | 235,312 |
| Provision for income taxes - operations | 173,351 | 125,267 |
| Benefit from income taxes - merger costs | (61,209) | |
| Benefit from income taxes - products abandoned and restructuring | | (34,930) |
| NET INCOME | \$164,099 | \$144,975 |
| Net Income Per Common Share before One... | | |
| ...Income Per Common Share | \$0.41 | \$0.37 |
| Weighted Average Number of Common and Dilutive Common Equivalent Shares Outstanding | 405,073 | 392,244 |

(a) Represents **costs** incurred primarily in conjunction with the acquisitions of Davidson, Sierra and Ideon. Such **costs** are comprised of transaction **costs**, other professional **fees** and integration **costs**

as well as a provision relating to certain Ideon litigation matters. The previous year represents **costs** related to the abandonment of certain Ideon development efforts, marketing and operational **costs** incurred for such products, and the restructuring of its SafeCard division and its corporate infrastructure.

-0-

CUC INTERNATIONAL INC. AND SUBSIDIARIES
SUPPLEMENTAL CASH FLOW DATA
(In thousands)

| Year Ended January 31, | 1997 | 1996 |
|--|-----------|-----------|
| Net income | \$164,099 | \$144,975 |
| Amortization of membership acquisition costs | 641,272 | 556,548 |
| Deferred membership income | 19,298 | 76,285 |
| Membership acquisition costs | (638,182) | (605,058) |
| Membership solicitations in process | (15,568) | (15,077) |
| Amortization of contract rights and excess cost | 26,199 | 24,349 |
| Amortization of original issue discount on convertible notes | 2,077 | 1,646 |
| Amortization of restricted stock | 2,273 | |
| Loss on impairment of assets | | 7,569 |
| Depreciation | 32,459 | 25,387 |
| Deferred income taxes | (35,970) | (32,068) |
| Effect of change in amortization periods for Ideon membership acquisition costs | | 65,500 |
| Net loss during change in fiscal year-ends | (4,674) | (49,944) |
| | 193,283 | 200,112 |

After-tax effect of one-time charges...

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00714838 00715273
PR Newswire
DATELINE: DETROIT Jan 8, 1997 WORD COUNT: 551

Ford Increases Contribution to Air Bag Safety; Pushing Aggressively for Technology Advances

...the national Air Bag Safety Campaign.

The pledge is in addition to an earlier Ford contribution of \$800,000 that was part of a joint **auto industry-insurance** industry budget of \$10 million for a two-year program aimed at educating the public on air bag safety.

Lou Camp, Ford's director for...

...American International Auto Show. He said that future advanced safety systems would evolve in stages as technology is proven and could include such features as **sensors** that evaluate **seat belt** use, severity of crash impacts, and the weight of drivers and passengers, as well as technology that allows for varied **rates** of air bag deployment.

In the near term, Camp said that Ford is already working on depowering its air bags and would be ready for...

...always maintain a share of the responsibility for safety. "Two of the most important things anyone can do in a vehicle is to buckle your **seat belts** and place children in the back seat," he said.

Camp said that Ford considers itself a leader in air bag safety, noting that the automaker...

...to quickly depower air bags in Canada.

Camp said Ford believes that for the vast majority of owners, air bags provide important supplementary protection to **seat belts** and should not be disconnected. "We are against air bag disconnection without a demonstrated safety need or what I would call 'on demand' disconnection," Camp...

8/3,K/3 (Item 3 from file: 621)
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00698103 00698103
Business Wire
DATELINE: GREENWICH, Conn. Nov 15, 1996 WORD COUNT: 2530

Lynch Corporation announces substantial increase in revenues and EBITDA in the third quarter of 1996.

...for the three months ended September 30, 1995. EBITDA increased to \$10.9 million from the \$7.5 million reported last year. Reflecting increased financing **costs** of approximately \$0.65 per share, earnings for the third quarter of 1996 slipped to \$0.89 per share, versus \$0.92 per share reported...

...acquisitions, notably, Central Products, and the money deposited at the Federal Communications Commission ("FCC") for personal communications service licenses. For example, the FCC deposits alone

cost Lynch approximately \$300,000 pre-tax, or \$0.13 per share after-tax, in the third quarter of 1996.

LYNCH INTERACTIVE CORPORATION
Vision - Lynch Interactive...

...will
acquire any licenses being auctioned.

The substantial funding aspects of licenses and the subsequent mandatory build out requirements plus the amortization of the license **cost** could materially impact the company's reported net income over the coming years.

Regulation - As a result of the Telecommunications Act of 1996, the Federal...

...finalized, these regulations will address the accessibility and requirements of new entrants into wireline communications (local and long distance), cable television and wireless services; access **rates** to be charged and received; and how high-**cost** local rural telephone companies are compensated. Regulations will significantly alter the landscape of the local interactive highway. Lynch Interactive welcomes this new competitive environment and...
...operations.

LYNCH SERVICES CORPORATION

The Morgan Group, Inc. (AMEX:MG) is the nation's leader in providing outsourcing services to the manufactured housing and recreational **vehicle** industries. It also provides **insurance** and financial services. Morgan's objective is to accelerate growth within and beyond its current service offerings by leveraging off its customer base, its stable of owner-operators and drivers and its administrative office infrastructure, 103 offices in 31 **states**.

Services **Operating** Results - Third quarter revenues at Morgan increased by \$2.1 million, or 6%, but EBITDA fell by \$0.3 million to \$1.1 million from...

...in the
manufactured housing sector, earnings are being adversely effected by lower revenues, and particularly lower margins, in certain recreational vehicle segments. Additionally, higher claims **costs** and **costs** incurred to expand and update system capabilities are hobbling current reported results. While Morgan expects to continue to feel margin pressure in the fourth quarter...

...this financing helped us with
our investment and provides a platform for future growth at Spinnaker. As a result of this financing, Spinnaker plans to **record** an extraordinary loss, from early extinguishment of debt, in the fourth quarter, of approximately \$1.6 million, net of taxes, representing a write-off of previously **recorded** deferred finance **costs** associated with the Central Products and Brown-Bridge acquisitions. On an accounting basis, and before any financing actions likely to be taken, the net effect...

...EBITDA.

Results at Lynch Machinery, at a robust \$8.6 million in revenues and \$2.3 million in EBITDA, almost reached the previous year's **record** -setting performance where the third quarter revenues were \$10.8 million and EBITDA was \$2.8 million. Lynch Machinery is expected to deliver three extra...30, December 31,

1996 1995

CASH, MARKETABLES AND SHORT TERM INVESTMENTS 18,739 27,353 WORKING
CAPITAL 11,954 25,626 PROPERTY PLANT AND EQUIPMENT - **COST** 172,143
147,140 TOTAL ASSETS 331,488 302,439 TOTAL DEBT 204,139 187,359
MINORITY INTEREST 16,620 12,964 SHAREHOLDER EQUITY 41...

8/3,K/4 (Item 4 from file: 621)

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00686434

00686434

PR Newswire

DATELINE: WINSTON-SALEM, N.C. Oct 24, 1996 WORD COUNT: 1892

Integon Corporation Announces Third Quarter 1996 Results

...Bertha on September 19, 1996.

Financial Summary Table (In Thousands Except Per Share Data) (Unaudited)

| | Three Months Ended | |
|-------------------------------|--------------------|-----------|
| | 9/30/96 | 9/30/95 |
| Net Premiums Written | \$214,369 | \$163,564 |
| Total Revenues | 205,121 | 162,599 |
| Operating Earnings | 4,130 | 7,800 |
| Net Realized Investment Gains | 741 | 2,110 |
| Net... | | |

...the 40 cents

per share reported in third quarter 1995. The GAAP combined ratio would have been 96.9 percent which is higher than our **stated** objective of **operating** below 96.0 percent. We have several significant markets that have contributed to the decline in earnings. In these markets, we have recently taken **rate** increases and are continuing to aggressively manage agencies to terminate relationships that are unprofitable."

Mr. Lambie continued, "The expense ratio was up slightly in the...

...and enhance customer service.

"Even though we have had a disappointing quarter, we are still confident we can achieve our long-term goals of net **premiums** written growth of 20 percent and a combined ratio below 96 percent. However, we will at times experience quarterly fluctuations," Mr. Lambie said. This quarter is the first out of the last seven consecutive quarters that the combined ratio has exceeded 96.0 percent after adjustment for catastrophes.

"Net **premiums** written in the third quarter grew 31 percent compared to the same quarter in 1995. Although we have taken significant **rate** action during 1996, the growth has not slowed. We will be reducing the number of new states we plan to enter through 1997 in order to concentrate on further profitable penetration of existing markets. That action, coupled with the recent **rate** action and continued aggressive agency management mentioned earlier, should put earnings back on **track** and also bring the **premium** growth **rate** closer to our targeted 20 percent level," Mr. Lambie stated.

For the nine months ended September 30, 1996, operating earnings totaled \$15.0 million, compared...

...to-date results.

Revenues for the nine months ended September 30, 1996 totaled \$575.2

| | | |
|-----------------------|-------------|-------------|
| Deferred income taxes | 20,024 | 12,934 |
| Other | 6,091 | 7,211 |
| Total assets | \$1,353,590 | \$1,241,679 |

LIABILITIES AND STOCKHOLDERS' EQUITY

| | | |
|--|-----------|-----------|
| Unearned premiums | \$371,868 | \$305,911 |
| Loss and LAE payable | 444,191 | 416,740 |
| Accrued expenses and other liabilities | 120,571 | 117,374 |
| Short-term debt | 34... | |

...Thousands, Except Ratios)
(Unaudited)

| Three Months Ended | | | Nine Months Ended | | |
|--------------------|---------|--------|-------------------|---------|--------|
| 9/30/96 | 9/30/95 | Change | 9/30/96 | 9/30/95 | Change |

e

NET **PREMIUMS** WRITTEN

| | | | | | |
|------------------------|-----------|-----------|--------|-----------|-----------|
| Nonstandard automobile | \$194,473 | \$150,419 | 29.3% | \$550,134 | \$420,095 |
| 31.0% | | | | | |
| Specialty automobile | 13,515 | 5,964 | 126.6% | 36,999... | |

8/3,K/5 (Item 5 from file: 621)
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| | |
|-----------------------|------------------------------|
| 00678955 | 00678955 |
| Business Wire | |
| DATELINE: TROY, Mich. | Oct 10, 1996 WORD COUNT: 524 |

Rockwell WABCO selected supplier partner for anti-lock braking systems by Strick Corporation.

...Systems has announced that Strick Corporation, one of the industry's leading trailer manufacturers, has selected Rockwell WABCO as its supplier partner for anti-lock **braking** systems (**ABS**), effective immediately.

Densil Williams, chief operating officer of Strick, said, "In today's changing environment, components that can help improve vehicle performance and reduce maintenance **costs** are more important than ever. We decided to make Rockwell WABCO our **ABS** partner because we wanted to provide our customers with the best trailer performance and service possible. We chose to work with Rockwell WABCO and provide its Easy-Stop(TM) trailer **ABS** based on the system's quality and reliability, and the exceptional field support in place." To offer customers maximum spec'ing flexibility and optimal performance for individual applications, Strick will offer a variety of Rockwell WABCO **ABS** configurations, including Easy-Stop 2100 (two **sensors** and one modulator valve), Easy-Stop 2200 (two **sensors** and two modulator valves) and Easy-Stop 4200 (four **sensors** and two modulator valves).

In addition to **ABS** , the Rockwell TN-4670 trailer axle is also standard equipment at Strick, including Rockwell Q cam **brakes** and automatic slack adjusters.

"We're very pleased with this partnership between Rockwell WABCO and Strick. By offering **ABS** on their trailers, we believe Strick is making a statement to its customers and to the industry about the importance of vehicle safety and about the positive bottom-line impact **ABS** can have on fleet operations," said Leonard C. Buckman, president of Rockwell WABCO Vehicle Control Systems.

Buckman added, "Through the joint efforts of the partnership,

Strick customers will be assured of receiving **ABS** systems which have been optimized for their application, coupled with the proper training and product support of the utmost value. Our goal is to provide the most reliable systems that can pay back end users through reduced maintenance **costs** and tire flatspotting, positive impacts on **insurance costs**, and improved **vehicle** stability during emergency **braking** situations."

Headquartered in Fairless Hills, Penn., Strick has supplied trailers to truckload, national and regional LTL carriers for nearly 60 years. Strick is also the largest manufacturer of intermodal chassis in the United States.

To date, over 80 trailer manufacturers provide production installations of Rockwell WABCO **ABS**. **ABS** configurations are available from Rockwell WABCO for virtually any type of trailer including dry vans, flatbeds, tankers, auto haulers and other specialty trailers.

For tractors, Rockwell WABCO **ABS** is currently standard equipment at Freightliner, Kenworth, Mack and Peterbilt. Additionally, Rockwell WABCO **ABS** is available as optional equipment at all other major truck/tractor OEMs and at most coach and specialty vehicle OEMs. In total, more than 3,500 large, medium and small fleets have specified Rockwell WABCO **ABS** for its safety and operational benefits.

Rockwell WABCO is a joint venture of Rockwell Automotive, a unit of Rockwell International Corporation (NYSE:ROK) and the...

8/3,K/6 (Item 6 from file: 621)
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00665765 00665765
Business Wire
DATELINE: AMSTERDAM, The Netherlands Sep 12, 1996 WORD COUNT: 705

TV/COM's DVB/MPEG-2 compliant transport multiplexer provides full transponder utilization; increases number of channels per transponder and raises efficiency of broadcast system.

...program insertion
and management at headends.

Future uses of the TMUX could include introduction of an electronic program guide, conditional access information, low- and high-**speed** data streams, and ATM (Asynchronous Transfer Mode) stream inputs.

Applications

Potential uses include direct-to-home (DTH) uplinks in the United States, Europe, Asia and...

...Access System through an Ethernet interface. The TMUX also has a transport stream test port on the front panel to allow for simultaneous transport-stream **monitoring** during operation.

Production quantities of the TMUX will be available in Q1 1997.

About HE and TV/COM

Hyundai Electronics Industries Co. Ltd. (HEI) was...

...Hyundai, Seoul, Korea. Hyundai is nearly an \$80 billion corporation

involved in more than 40 business areas, ranging from fabrication, petrochemicals, engineering and construction to **automobiles**, finance **insurance** and securities. HE has its headquarters at 510 Cottonwood, Milpitas, Calif. 95035.

Founded in 1932, TV/COM is a wholly owned subsidiary of Hyundai Electronics...

...systems for the cable, satellite and terrestrial television industries. TV/COM designs and manufactures a wide range of open-architecture solutions that provide a lower-**cost** alternative to proprietary solutions. The company's products include digital compression systems, headend equipment and secure access control systems for subscription, pay-per-view and...

8/3,K/7 (Item 7 from file: 621)
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00642265 00642265
PR Newswire
DATELINE: REDMOND, Wash. July 18, 1996 WORD COUNT: 1060

MICROSOFT UNVEILS CARPOINT INTERNET CAR-BUYING SERVICE

...made quick and easy by its unique Find feature. CarPoint Find generates a list of vehicles based on user-defined criteria, such as vehicle type, **cost**, safety features and **fuel** economy. Users simply select the criteria they consider important, and Find presents a list of vehicles that meet those requirements. In addition to Find, CarPoint...

...available for \$4.95 each, arm consumers with objective information on invoice pricing for all available options, current rebates and incentives, and unique five-year **Cost** of Ownership evaluations that take into consideration factors such as projected repair and maintenance **costs**, **insurance costs** and **vehicle** depreciation.

* Buying without the hassle. To help avoid the anxieties often associated with car shopping and tedious price negotiations, CarPoint includes integrated links to Auto...

...386DX or higher microprocessor
* Windows(R) 3.1, Windows 95 or Windows N(TM) operating system
* 4 MB of memory (RAM)
* Super VGA 256-color **monitor**
* Microsoft Mouse or compatible pointing device
* 9600 bps or higher modem; 28,800 bps recommended

To use CarPoint for the Macintosh(R), the following components are required:

- * Any Macintosh computer that supports a 256-color or higher-resolution **monitor**
- * System 7 or later

Auto-By-Tel is the largest, most comprehensive program designed to help consumers buy and lease cars at competitive, no-haggle...

...Since its inception in early 1995, Auto-By-Tel has received nearly 200,000 purchase/lease requests for new cars and trucks. At its current **rate** of 30,000 purchase requests per month, Auto-By-Tel's subscribing dealers in the United States and Canada will generate more than \$3 billion...

8/3,K/8 (Item 8 from file: 621)
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00626724

00626724

Business Wire

DATELINE: MOUNTAIN VIEW, Calif. June 11, 1996 WORD COUNT: 2039

Intuit Launches Expanded Quicken Financial Network on the Internet; Web Site Now Offers Insurance, Investing and Banking Services, Financial News and Information.

...to a preview Web site for Quicken InsureMarket, a new service designed to provide fully interactive Internet links between consumers and carriers of national life, **automobile** and home **insurance**. Quicken InsureMarket is the premier product from Interactive Insurance Services (IIS) of Alexandria, Va., a subsidiary of Intuit.

Also today, IIS announced that it has...

...Web site is divided into six centers, easily accessed through the new QFN home page.

-- Insurance - This center offers easy access to information about life, **automobile** and home **insurance** through Quicken InsureMarket's preview site.

-- Investments - Visitors can access both mutual fund and stock information through this center. NETworth: The Internet Investor Network by...

...prospectuses and performance figures. Also available is Intuit's Investor Insight service, which provides individual investors with the customized news and information they need to **track** and **monitor** their stock portfolios.

-- Banking - In addition to existing areas for Intuit's Financial Institution Partners, a new service from Compass Bank enables individuals to apply...

...policies are right for them.

Today, Quicken InsureMarket is showcasing life insurance on the Quicken Financial Network. By summer, Quicken InsureMarket will offer real-time **rate** quotes for term life policies from select insurers and the ability for consumers to purchase policies online. Later in the year, real-time quotes and...

...team to enhance online banking for consumers."

Besides the application services offered by Compass Bank, the banking center will also include lists of services and **rates** as well as direct access to various banks and their individual services.

Investments At Your Fingertips

QFN visitors also have access to state-of-the...

...s

NETworth, a mutual fund service that includes in-depth information on more than 5,000 funds, and Investor Insight, Intuit's popular customizable investment **tracking** solution, individual investors get a closer look at how their investments are handled and receive late-breaking industry news. Further, the service will provide forums...them. Not

only does this save consumers time and money, but also removes the hassle of digging through volumes of resources to stay up to **speed** on specific financial news.

Use of the Financial Electric Library and NewsPage are free to Quicken Financial Network visitors for all business and finance-related searches. For Internet users who want to use these services to **track** other topical news and information there is an option to subscribe to the full services for a monthly **fee** via Infonautics' and Individual's respective websites.

QFN Open for Business

With these additions to QFN, Intuit also offers space to paid advertisers wishing to...

...In addition, most current Intuit products include the Netscape Navigator Intuit edition bundle offering free Internet access to the Quicken Financial Network. There is no **fee** for accessing the Quicken Financial Network and using its basic services except for telecommunications charges through phone companies and/or Internet Service Providers.

Intuit Inc...

...and products that are content-rich, affordable and easy to use. The company's services, Electric Library and Homework Helper, can be accessed for a **fee** directly through the Internet, various consumer online services and schools, libraries and other academic institutions. Infonautics Incorporated was founded in November 1992 and is based...

8/3,K/9 (Item 9 from file: 621)
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00615462 00615462
PR Newswire
DATELINE: ORLANDO, Fla. May 14, 1996 WORD COUNT: 450

GAS PRICES RISE 6.7 CENTS IN ONE MONTH, AAA SAYS

...15 years as the average price increased 6.7 cents per gallon in the last month, according to the American Automobile Association.

AAA's monthly **Fuel** Gauge Survey shows the average price of self-serve regular unleaded gasoline is \$1.307 per gallon, 11.1 cents more than a year ago...

...per gallon.

The average price of self-serve mid-grade unleaded is \$1.397 per gallon, 6.4 cents more than last month. Self-serve **premium** increased 6.6 cents to \$1.478.

Full-serve regular unleaded averages \$1.53 per gallon, up 5.6 cents from last month. Full-serve mid-grade averages \$1.626, up 5.4 cents. **Premium** rose 6 cents to \$1.687.

Self-serve regular unleaded is most expensive in the West at \$1.451 per gallon, up 12.6 cents...

...percent will operate 24 hours.

The survey was conducted by Computer Petroleum Corp. of St. Paul,

Minn., which publishes the National Petroleum Price Index that **monitors** more than 90,000 daily wholesale and retail prices in the United States and Canada.

AAA is a not-for-profit federation of 112 motor clubs with more than 1,000 offices providing 39 million members in the U.S. and Canada with travel, **insurance**, financial and **auto**-related services.

-0-

5/14/96

/CONTACT: Bill Jackman, 202-942-2082, or Jerry Cheske,
407-444-8000, both of AAA/
/Other AAA press releases...

8/3,K/10 (Item 10 from file: 621)
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00612269 00612269
PR Newswire
DATELINE: BOCA RATON, Fla. May 7, 1996 WORD COUNT: 2240

ADT ANNOUNCES FIRST QUARTER EARNINGS

...4m for the comparable period in 1995. ADT's total annualized service revenues as of March 31, 1996 were approximately \$719m, representing an annualized growth **rate** of approximately 11 percent.

Residential

The residential marketplace remains very competitive with industry wide mass marketing initiatives keeping the per system **cost** to the consumer down. ADT is meeting the challenge through strategic alliances and co-ventures. ADT security systems are now available in approximately 600 RadioShack...

...agreement with HFS, the world's largest franchisor of hotels and residential real estate brokerage offices. HFS franchises ERA and Century 21 offices where ADT **monitored** home security services will be offered to homebuyers nationwide.

Although significant installation pricing pressures continue to dominate the residential marketplace, ADT has achieved an increase in average monthly **monitoring fees** for new customers of approximately 14 percent. This increase will be extended to the rest of the customer base as contracts renew, generating enhanced growth in annualized service revenues.

During the first quarter, ADT contracted to install and **monitor** 60,000 new residential security systems compared with 53,000 systems in the fourth quarter of 1995. ADT's residential customer base is now approximately...

...Core Commercial

Total revenues from access control and CCTV business showed strong growth in the quarter. The Focus Quantum product, released in 1995, is helping **fuel** growth in the medium size customer market with unit sales significantly greater than the Focus 200 product it replaced. Canada

The reorganization of ADT's...

...and small commercial business experienced satisfactory growth. An authorized

Other 0.9 (0.1)

Changes in assets and liabilities (29.8) (3.0)

Net...

8/3,K/11 (Item 11 from file: 621)
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00609502 00609502
PR Newswire
DATELINE: HARTFORD, Conn. April 30, 1996 WORD COUNT: 763

ITT HARTFORD TEAMS WITH HEALTH RISK MANAGEMENT TO OFFER COORDINATED PRODUCT FOR LARGE AND NATIONAL ACCOUNTS

...9002-certified group health claims management.

The combined product allows HRM and the ITT Hartford units to better serve clients with innovative solutions that reduce **costs**, eliminate duplication of services and provide more efficient coordination of benefits through a one-stop shopping approach.

For example, a care management nurse will be...

...as soon as a claim is reported, without waiting for a determination of whether the case falls under workers' compensation, health or disability coverages.

"The **speed** of the response and the quality and continuity of the medical case management all should reduce actual medical **costs**, while an aggressive return-to-work orientation should limit lost wages. That benefits both employer and employee," said Dennis Replogle, president of SRS, ITT Hartford...

...each group brings to the arrangement. "Hartford Life is a recognized leader in combined short- and long-term disability plans, while SRS has a proven **record** of flexibility and loss control service, as well as an unparalleled system of bill review. Add HRM's fine provider networks and integrated systems and...

...2 billion. ITT Hartford consistently receives top financial ratings and is widely recognized for financial stability and strength. Member companies offer commercial property and casualty **insurance**, **automobile** and homeowners coverages, and a variety of life insurance, employee benefits and asset management plans.

ITT Hartford's Internet address is <http://www.itthartford.com...>

8/3,K/12 (Item 12 from file: 621)
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00609458 00609458
PR Newswire
DATELINE: MINNEAPOLIS April 30, 1996 WORD COUNT: 780

HEALTH RISK MANAGEMENT TEAMS WITH ITT HARTFORD TO OFFER COORDINATED PRODUCT FOR LARGE AND NATIONAL ACCOUNTS

...recognized workers' compensation claims administration services.

The combined product allows HRM and the ITT Hartford units to better serve clients with innovative solutions that reduce **costs** , eliminate duplication of services and provide more efficient coordination of benefits through a one-stop shopping approach.

For example, a care management nurse will be...

...as

soon as a claim is reported, without waiting for a determination of whether the case falls under workers' compensation, health or disability coverages.

"The **speed** of the response and the quality and continuity of the medical case management all should reduce actual medical **costs** , while an aggressive return-to-work orientation should limit lost wages. That benefits both employer and employee," said Dennis Replogle, president of SRS, ITT Hartford...

...each group brings to the arrangement. "Hartford Life is a recognized leader in combined short- and long-term disability plans while SRS has a proven **record** of flexibility, loss control service and an unparalleled system of bill review. Add HRM's fine provider networks and integrated systems and you have an...

...2 billion. ITT Hartford consistently receives top financial ratings and is widely recognized for financial stability and strength. Member companies offer commercial property and casualty **insurance** , **automobile** and homeowners coverages, and a variety of life insurance, employee benefits and asset management plans.

ITT Hartford's Internet address is <http://www.itthartford.com...>

8/3,K/13 (Item 13 from file: 621)
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00597162

00597162

PR Newswire

DATELINE: WOODCLIFF LAKE, N.J. April 1, 1996 WORD COUNT: 679

DRAMATICALLY REDUCED INSURANCE RATES; REWARD QUALIFIED BMW OWNERS IN OHIO

WOODCLIFF LAKE, N.J., April 1 /PRNewswire/ -- TIG Insurance Company will offer qualified BMW owners in Ohio a dramatically reduced **rate** structure based on BMW's safety and security **record** . BMW estimates that in some cases new car owners could receive up to 30% in savings over current market **rates** due to **premium** reductions. **Discounts** for standard BMW features such as Coded Drive-Away Protection. Anti-Lock Braking (ABS), and Dual Air Bags will be available for all current models...

...TIG insurance quote. One call is all it takes to complete the process. TIG will also offer qualified BMW owners the convenience of multi-car **discounts** -- covering other household **vehicles** as well as homeowner's **insurance** . In addition, TIG policyholders will have the benefit of calling one toll-free number to access BMW's Roadside Assistance and file a claim in...

...of BMW's leadership in state-of-the-art technologies that enhance passenger safety, promote theft deterrence, and improve repairability, TIG can now offer insurance **rates** that reward owners for purchasing a new BMW. The TIG Automobile Plan provides liability and physical damage **premiums** along with a variety of **discounts** making this program innovative and competitive at once. It's the first insurance program designed specifically with BMW owners and their automobiles in mind."

Widely...

...Season Traction and Dynamic Stability Control that enhance driving performance under adverse travel conditions; xenon headlamps that provide superior night-time visibility; Park Distance Control **sensors** to lessen the potential of minor collisions; and self-deploying roll-over bars for convertibles.

Victor Doolan, BMW's President concluded: "As the advocate for... ..with the dealer is one component, but things like maintenance, resale value and insurance are all part of the equation. Making BMW ownership even more **cost** -effective, TIG has developed an **automobile insurance** product that adds another benefit to BMW technology: competitive insurance **rates** ."

BMW entered the North American market in 1975. Since then the company has grown to include marketing, sales and financial services organizations in the U...

...BMW products is available to consumers via the World Wide Web on the BMW homepage. The address is: <http://www.bmwusa.com>.

TIG Insurance Company, **rated** "A" (Excellent) by A.M. Best, a financial rating source for the insurance industry, is the lead company of a property-casualty insurance group offering...

8/3,K/14 (Item 14 from file: 621)
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00590275 00590275
Business Wire
DATELINE: ANNAPOLIS, Md. March 12, 1996 WORD COUNT: 801

Lanyon reduces cost of CRS marketing data for airlines with industry's first selected-data MIDT services; WORLDSPAN is first CRS to participate in new service.

...data to WORLDSPAN airline customers this July.

Computer reservations systems (CRS) offer MIDT in large packages that cover major areas of the world, placing the **cost** of buying and processing the data out of reach for all but the largest carriers. A regional airline, for example, must buy and process a large quantity of data that includes millions of **records** that are irrelevant to its business.

"This will make marketing data much more affordable for airlines which are interested in analyzing limited markets," said Lanyon... ..customers in 66 countries from offices in London and Dallas. Customers include 137 airlines and more than 2,800 travel agencies, plus tour operators, rental **car** companies, airports, hotels, cruise lines, **insurance** companies, Computer Reservation Systems (CRSs), consolidators, third-party developers, corporate travel departments, travel auditors, freight agents, travel schools, the US and Canadian governments, and Original...

...WORLDSPAN. Lanyon-QUARTET performs quality assurance on CRS displays for airlines. It examines schedule, availability, screen position, connect point, and fares.

Robotic applications

Lanyon-DRS **speeds** the input of DRS information into multiple CRSs. (Spring 96) Lanyon-HOD updates hotel property information in CRSs for hotel chains. (Spring 96) Lanyon-PROFILE manages customer profiles for travel agencies outside the CRS storage facilities. (Spring 96) Lanyon-QUEUEplus manages international **rate** request, waitlist, and other queues for airlines and large agencies. Lanyon-RATE updates **rate** information in CRSs for hotel chains. Lanyon-TTR automates the processing of TTR messages that cannot be handled by airline mainframes.

The Americas: Lanyon Inc...

8/3,K/15 (Item 15 from file: 621)
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00588172 00588172
PR Newswire
DATELINE: PRINCETON, N.J. March 5, 1996 WORD COUNT: 431

UJB EXPANDS INVESTMENT SERVICES WITH PROPRIETARY FIXED ANNUITY

PRINCETON, N.J., March 5 /PRNewswire/ -- Beginning tomorrow, United Jersey Bank's Investment Management Division will offer customers a single-**premium**, tax-deferred fixed annuity, the first chapter in a two-part strategy to expand the bank's Insurance Services business. The new product is called...

...of proprietary investment products,
the Pillar Funds.

The Pillar Fixed Annuity is being underwritten by Western National Life Insurance Company of Houston, Texas. A flexible-**premium** version of the Pillar Fixed Annuity will be offered following regulatory approval.

"We are clearly on a fast **track** with regard to creating non-deposit investment alternatives that meet our customers' needs," said Louis M. Daniels, senior vice president-Insurance Services, United Jersey Bank...

...all other non-deposit investment options, the Pillar Fixed Annuity is available through the financial services associates affiliated with every United Jersey branch.

Annuities are **insurance** company contracts commonly used as **vehicles** for retirement savings. Annuities have an important income tax advantage: interest accumulates on a tax-deferred basis until money is withdrawn. While an annuity is not an FDIC-insured bank product, the **premium** contributed to the Pillar Fixed Annuity is guaranteed by Western National Life.

There are no up-front sales charges or administrative **fees** associated with the Pillar Fixed Annuity. However, withdrawal of principal during the first seven years will result in an early surrender charge. United Jersey Bank will receive a **fee** from Western National for providing certain investment advisory services under guidelines established by Western National Life. As with other annuities, the Pillar Fixed Annuity provides...

...Jersey Bank is a subsidiary of Summit Bancorp (NYSE: SUB), a \$22 billion financial services organization based in Princeton. Through United Jersey Bank and UJB **Discount** Brokerage, Summit Bancorp provides a full range of investment services.

-0-

3/5/96

/CONTACT: Barbara **Horn** , Corporate Communications of United Jersey Bank, 609-987-3332/

(SUB UJB)

CO: United Jersey Bank; Summit Bancorp
ST: New Jersey
IN: FIN
SU:

HD

-- NYTU097...

8/3,K/16 (Item 16 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou.(R)
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00581156 00581156
PR Newswire
DATELINE: ORLANDO, Fla. Feb 20, 1996 WORD COUNT: 309

GAS PRICES RESUME DOWNWARD TREND, AAA SAYS

...regular unleaded gasoline fell 1 cent since Jan. 16 to \$1.129 per gallon, according to the American Automobile Association.

According to AAA's monthly **Fuel** Gauge Survey, the decline is the seventh in the last eight months. The average price of self-serve unleaded increased 2.1 cents in January.

The average price of self-serve mid-grade unleaded is \$1.224 per gallon, .9 cent less than last month. Self-serve **premium** decreased .8 cent to \$1.307.

Full-serve regular unleaded averages \$1.392 per gallon, down 1.1 cents from last month. Full-serve mid-grade averages \$1.495, down .7 cent. **Premium** fell 1.1 cents to \$1.551. Self-serve regular unleaded is most expensive in the West at \$1.229 per gallon, down .9 cent...

...will be open 24 hours.

The survey was conducted by Computer Petroleum Corp. of St. Paul, Minn., which publishes the National Petroleum Price Index that **monitors** more than 90,000 daily wholesale and retail prices in the United States and Canada.

AAA is a not-for-profit federation of 112 motor clubs with more than 1,000 offices providing 38 million members in the U.S. and Canada with travel, **insurance** , financial and **auto** -related services.

-0-

2/20/96

/CONTACT: Jerry Cheske or Mike Morrissey, AAA, 407-444-8000/

CO: American Automobile Association
ST: Florida
IN: AUT
SU...

8/3,K/17 (Item 17 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou.(R)
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LOJACK-EQUIPPED POLICE HELICOPTERS TO TRACK DOWN STOLEN VEHICLES IN SOUTH FLORIDA

...Today the Metro-Dade Police Department and Broward Sheriff's Office demonstrated their latest tool for fighting auto theft: helicopters equipped with LoJack, the computerized **tracking** system for the recovery of stolen vehicles. The LoJack **Tracking** Computer, donated to law enforcement agencies by Liberty Mutual Group, will allow airborne choppers flying above South Florida to detect and **track** a stolen vehicle within a 20-30 mile diameter, compared to the 3-5 mile radius with ground patrol units.

"The increased range when **tracking** from the airborne units is valuable, because it allows both a **speedier** recovery of the vehicle, and increased locating capabilities in more remote areas which are less frequently patrolled by police vehicles on the ground," stated Metro...

...Sheriff's Office joined other law enforcement agencies around the country to supplement its existing LoJack ground patrol units with the introduction of the FAA-approved **tracking** devices into helicopters. LoJack will provide maintenance and training for the **tracking** computers and at no **cost** to Florida law enforcement.

LoJack President Joe Abely said: "This is a major advancement in providing South Florida drivers with the latest technology to help...

...it will help reduce the escalating problem as well increase the numbers of such criminals brought to justice.

"We appreciate the donation of the LoJack **Tracking** Computers to these agencies by Liberty Mutual Group, and law enforcement's leadership to put this exciting cutting edge technology in the air," added Abely.

LoJack's statistics for the prevention and recovery of stolen vehicles is remarkable. Boasting an average recovery **rate** of approximately 95%, LoJack has had a major impact not only in the reduction of individual auto thefts, but also in the discovery of "chop- shops" and the apprehension of large auto-theft rings. LoJack's average arrest **rate** is 20%-25%; five times the national average. As further testament to the system's effectiveness, many **auto insurance** providers, including Liberty Mutual Group, offer comprehensive **insurance discounts** of up to 25% for **vehicles** equipped with LoJack systems.

"With more than 127,000 vehicles stolen in Florida in 1994, (latest figures available) Liberty Mutual believes this donation will help police protect consumers from the inconvenience and **cost** impact of auto theft," said Liberty Mutual Claims Manager of South Florida Jim Morrow. "Auto theft victims want one thing -- to get their car back...

...thieves when they are still in the vehicle, before any major damage has been done." Boston-based Liberty Mutual Group offers a wide range of **insurance** products and services including homeowners, **auto** and life **insurance** as well as annuities.

Retailing for a one-time price of \$595 with no additional service **fees**, the LoJack retrieval system is installed by LoJack's trained

technicians at new car dealers. For more information about LoJack in South Florida, Tampa Bay...

8/3,K/18 (Item 18 from file: 621)
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00528406 00528406
PR Newswire
DATELINE: ATLANTA Oct 2, 1995 WORD COUNT: 435

SPONSORSHIP DOLLARS AVAILABLE THROUGH DEALER WARRANTY PROGRAM FROM APCO

...car
buyers.

"We believe that motorsports is the leading spectator sport in America and that there are numerous car dealers who regularly support teams and **speedways** with sponsorship funding. We are now able to offer these dealers an opportunity to fund a large portion -- if not all -- of these racing programs...

...s own
sponsorship of the Joe Gibbs Racing Team and the Gibbs Winston Cup and two NHRA pro-category cars. The Company has selected on **Track** Marketing, Inc., of Harrisburg, N.C., as their consultants assisting in the administration of APCO's Joe Gibbs sponsorship program. "We know race teams and **speedways** in all parts of the country have relationships with new and used car dealers," said Rolfe Schnur, Director of Sales & Marketing for On **Track** Marketing, Inc. This gives a dealer the opportunity to sponsor a race car or **speedway** -- at no **cost** to the dealer. The dealer's profits from the sale of EasyCare(R) contracts are not reduced at all. In fact, they typically increase because...

...dealers which are designed to enhance customer satisfaction and dealership profitability. The Company's core business is the marketing and administration of EasyCare(R) extended **vehicle** service contracts. The Company also provides **insurance** brokerage services and sales management software for **automobile** dealers and others in the automotive industry.

-0- 10/2/95

/CONTACT: Todd Atenhan, Investor Relations Director; Larry I. Dorfman, President & CEO, or Anthony R...

8/3,K/19 (Item 19 from file: 621)
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00526172 00526172
PR Newswire
DATELINE: AUBURN HILLS, Mich. July 19, 1995 WORD COUNT: 550

ITT AUTOMOTIVE WILL ASSUME 30 PERCENT OF THE ABS MANUFACTURING MARKET SHARE BY YEAR 2000

AUBURN HILLS, Mich., July 19 /PRNewswire/ -- ITT Automotive reinforces its worldwide leadership in anti-lock **brakes** (**ABS**) and traction control systems (TCS) with the awarding of Chrysler Corporation's (NYSE: C) Cirrus, Stratus and Neon **ABS** business for the 1998 model year. This new contract marks the company's 42nd ITT Automotive MK20 **ABS** award.

"This new business will help sustain ITT Automotive's **ABS** leadership into the 21st century, with 30 percent of the passenger car and light truck market share worldwide. This compares very favorably to the market share held by our nearest competitor," said Timothy D. Leuliette, president and chief executive officer, ITT Automotive. "It also positions us to continue on our **record** -breaking pace for a \$7.5 billion order book for **ABS** and traction control systems through the end of the decade."

The Chrysler Cirrus, Stratus and Neon models, which will feature the MK20 anti-lock **brake** system, will be available in North America, Canada and Mexico. ITT Automotive also supplies 100 percent of the **ABS** and traction control requirements for all other Chrysler passenger cars, Jeep models and their new mini van. This award will make ITT Automotive Chrysler's largest **ABS** and traction control supplier.

"ITT Automotive was awarded this new business based upon our program management capabilities, proven and competitive technologies, and overall performance as...

...sales for ITT Automotive's Chrysler account.

The foundation for ITT Automotive's leadership through the year 2000 is based on ITT Automotive's "World **ABS** " concept, which refers to ITT Automotive's MK20 **ABS** technology. The MK20 meets market requirements in North America, Europe, Japan, the Far East and other parts of the world.

The growing popularity of **ABS** among car-buying segments has created increased OEM demand for **ABS** technology. Application capabilities are now required for a broad range of automobiles," said Thomas V. Chambers, general manager, ITT Automotive North American **Brake** Systems.

The MK20 system, which was first introduced in 1993, is one of ITT Automotive's latest innovations that meets growing OEM demand. It is one of the lightest, most compact and **cost** effective **ABS** systems in the industry and features a modular concept for the highest component standardization. Series production of the MK20 began this year.

ITT Automotive, headquartered in Auburn Hills, Mich., is a global automotive supplier with annual sales in excess of \$5 billion through two worldwide product groups:

- * **Brake** and Chassis Systems, which include vehicle stability, traction control, anti-lock **brake** and total **brake** systems; chassis systems; body systems; fluid handling systems; precision die castings; friction material; and Koni shock absorbers.
- * Body and Electrical Systems which include seat, door...

...stampings.

ITT Corporation (NYSE: ITT) with 1994 sales of approximately \$23.5 billion, is a multinational enterprise engaged in three major business areas: ITT Hartford **Insurance** Group, ITT Industries including ITT **Automotive** , ITT Defense & Electronics and ITT Fluid Technology; and hospitality, entertainment and information services. ITT recently announced that its three businesses would be spun off to...

00501425

00501425

PR Newswire

DATELINE: ATLANTA, GA November 8, 1994 WORD COUNT: 534

EQUIFAX-HARRIS ANNUAL PRIVACY SURVEY SHOWS MOST CONSUMERS SUPPORT USE OF CREDIT REPORTS IN AUTO INSURANCE UNDERWRITING PROCESS

EQUIFAX-HARRIS ANNUAL PRIVACY SURVEY SHOWS MOST CONSUMERS SUPPORT USE OF CREDIT REPORTS IN **AUTO INSURANCE** UNDERWRITING PROCESS

ATLANTA, GA., Nov. 8, 1994 -- Results of the 1994 Equifax-Harris Consumer Privacy Survey show that consumers generally support the fairness and relevancy...

...consider an applicant's credit history in making risk decisions.

Almost 70% of the public preferred insurance companies to collect data on an applicant's **record** of paying bills so that good credit risks would pay lower **premiums** -- as opposed to not collecting the credit history information and charging all consumers the same averaged **premium**. Of the 30% or so who disagreed with the collection of credit information, almost half (47%) said they would change their opinion if a safeguard...

...whether the applicant (1) has ever been convicted of driving while intoxicated (89%); (2) has been in several serious accidents (88%); (3) has had several **speeding** tickets or other moving violations in the past several years (87%); (4) has made correct statements about current employment (75%); and (5) has filed several claims with other **auto insurance** companies in the past several years. C.B. Rogers, Jr., Equifax (NYSE: EFX) chairman and chief executive officer, said: "This is our fifth annual privacy..."

...we

can examine our business practices as well as contribute to the national dialogue on important privacy issues."

Derek V. Smith, executive vice president, Equifax **Insurance** Information Services, said: "The survey findings on **automobile insurance** underwriting criteria are very timely and add another objective voice to the public policy debate that is occurring on this issue across the nation. Equifax..."

...always believed that insurance applicants should be evaluated on their individual performance. Restricting relevant information, including credit reports, from insurers may tend to cause insurance **premiums** to be based on large classes of the population, rather than on an individual's personal **records**."

The nationwide telephone survey was conducted by Louis Harris & Associates in August/September 1994 among a cross section of 1,005 adults. With a sampling...

...solutions and decision support services that help businesses grant credit, insure lives and property, authorize checks, process credit card transactions, market products, control health care **costs**, and complete other transactions that benefit the economy, business and consumers. Established in 1899 in Atlanta, Equifax today employs more than 12,000 associates throughout...

8/3,K/21 (Item 21 from file: 621)
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00480615

00480615

PR Newswire

DATELINE: RED BANK, NJ May 11, 1994 WORD COUNT: 683

HOME STATE HOLDINGS, INC. REPORTS FIRST QUARTER RESULTS

...of Jan. 1, 1993, to the pending demutualization of New York Merchant Bakers Mutual Fire Insurance Company into a consolidated subsidiary of the Company. Home **State** acquired **operating** control of Merchant Bakers in December 1992.

HOME STATE HOLDINGS, INC. Summary Consolidated Pro Forma Financial Data (in thousands except per share data)

| | Three Months Ended March 31, | |
|---|---------------------------------|-----------|
| | 1994 | 1993 |
| Gross premiums written | \$ 20,762 | \$ 11,446 |
| Net premiums written | 10,862 | 5,539 |
| Net premiums earned | 6,438 | 5,331 |
| Recoveries on reinsurance premiums | 753 | 404 |
| Net investment income | 399 | 280 |
| Financial Services Group income | 328 | -- |
| Net gain (loss) on sale of investments | (35) | -- |
| Income before income taxes and... | | |
| ...Ratio | 11% | 18% |
| Combined Ratio | 79% | 84% |

Home State's improved financial results are primarily attributable to continued increases in both personal and commercial auto **premiums** written over the comparable periods in 1993 and increased reinsurance profit sharing payments due to favorable reinsurer loss results. In addition, the Company has **recorded** after tax increases from its financial services group of \$213,000 for the quarter. The financial services group is comprised of Aspen Intermediaries, Inc. - a reinsurance broker, Tower Hill, Inc., - a **premium** finance company and Home State Insurance Management, Inc., - a company which provides certain administrative services to the insurance subsidiaries and its managed affiliates. These service...

...for the same period in 1993.

Summary Consolidated Historical Financial Data (in thousands except per share data) Three Months Ended March 31,

| | 1994 | 1993 |
|---|----------|----------|
| Gross premiums written | \$10,447 | \$ 9,705 |
| Net premiums written | 5,890 | 4,827 |
| Net premiums earned | 6,438 | 4,737 |
| Recoveries on reinsurance premiums | 753 | 404 |
| Net investment income | 399 | 238 |
| Financial Services Group income | 328 | -- |
| Net gain (loss) on sale of investments | (35) | -- |
| Income before income taxes and... | | |

...for the quarter.

Home State Holdings, Inc. is a property and casualty insurance holding company primarily engaged in providing standard and preferred personal and commercial auto **insurance** through its subsidiaries in New Jersey, Pennsylvania and Delaware and through its managed affiliates in New York.

CONTACT: Lisa G. Hagerty, investor relations, of Home...

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00466105

00466105

PR Newswire

DATELINE: ATLANTA, GA January 25, 1993 WORD COUNT: 480

EQUIFAX INSURANCE SERVICES, TML INFORMATION SERVICES INC. REACH PROCESSING AGREEMENT FOR RENTAL VEHICLE MARKET

...management system to the rental vehicle industry.

The agreement allows Equifax to combine its expertise in information processing technologies and databases with TML's high-**speed** transaction switching services. The result is an interactively accessible system to identify the potential for fraud or loss by analyzing the driving history of potential vehicle renters.

"The rental vehicle market has experienced severe losses from drivers who perpetrate fraud or who have poor driving **records**," said Derek V. Smith, executive vice president and group executive, Equifax Insurance Services Group. "For years, insurers have used sophisticated methods to underwrite and **rate automobile insurance** applicants. We believe similar systems will benefit the rental industry. With the meshing of **insurance** coverage from the **automobile** insurers and the rental companies, it only makes sense to provide similar evaluation mechanics," he added.

Sean Doherty, chief executive officer of TML agrees. "Our...

...its DriverCheck service to virtually all major rental car companies. TML currently provides instantaneous access to state data bases containing more than 76 million driver **records** and processes more than seven million interactive transactions a year.

Equifax Insurance Services Group provides virtually all major insurance companies and agents with automated and...

8/3,K/23 (Item 23 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou.(R)

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00271228

00271228

PR Newswire

DATELINE: OIL CITY, PA July 26, 1990 WORD COUNT: 940

QUAKER STATE REPORTS GAINS IN SECOND QUARTER, DECLARES DIVIDEND

...At its monthly meeting, the board of directors voted a regular, quarterly dividend of 20 cents per share, payable on Sept. 14 to stockholders of **record** on Aug. 15, 1990.

For the second quarter, net income was \$8,495,000 (31 cents per share) on sales and operating revenues of \$222...

...000 in 1990 from \$699,000

in the second quarter of 1989. The increase in profits reflect improved fast lube pricing and margins, and successful **cost** containment efforts throughout the organization.

The improved results also reflect reduced operating losses at The Valley Camp Coal Company which amounted to \$934,000 in...

...to a loss of \$2,332,000 in the year-ago quarter. The 1990 loss follows a profitable first quarter and was caused by severe **operating conditions** at Helen Mine which halted production in late May and June. Helen Mine has now resumed shipments and expects to satisfy its contract requirements. Operating...

...of 1989 to \$336,000 this year as a result of increased claims experience in certain markets and a decline in credit life and accident **insurance** sales caused by the

downturn in new **car** sales. Demand for the company's extended service warranty contracts remained strong.

Other company operations reported modest operating profit declines
Profits of Truck-Lite Company...

...fair pricing regimen, we are beginning to experience improved earnings in the core motor oil business. Our fast lube profits also rose because of effective **cost** controls and selective price increases."

Mr. Corn said that despite the second quarter loss in coal and lower profits at Heritage and Truck-Lite, "We...

...production at Helen Mine, increased tonnages being mined at Utah, and the reopening of Shrewsbury Mine in July with initial shipments scheduled at an annual **rate** of 490,000 tons.

Quaker State is principally a producer and marketer of branded motor oils and lubricants and a marketer of other products and services in the **automotive** aftermarket. Subsidiaries produce and/or market coal, **insurance**, safety lighting equipment for **cars** and trucks, and fast lube services.

QUAKER STATE CORPORATION AND SUBSIDIARIES

(in thousands except per share data)

(Unaudited)

Quarter Ended June 30, Six Months Ended...

8/3,K/24 (Item 24 from file: 621)
DIALOG(R)File 621:IAC New Prod.Annou.(R)
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00269886

00269886

PR Newswire

DATELINE: HARLEYSVILLE, PA July 25, 1990 WORD COUNT: 1198

HARLEYSVILLE GROUP INC. REPORTS RECORD SECOND QUARTER EARNINGS

HARLEYSVILLE GROUP INC. REPORTS **RECORD** SECOND QUARTER EARNINGS
HARLEYSVILLE, Pa., July 25 /PRNewswire/ -- Harleysville Group Inc. (NASDAQ: HGIC), a regional insurance holding company, today reported **record** second quarter revenues and earnings.

Second quarter net income increased 12 percent to \$6.2 million, compared with \$5.6 million during the second quarter...

...1.38 per share in

1989. The higher earnings were achieved despite a \$0.04 per share after-tax charge in each quarter resulting from **auto insurance** legislation enacted in New Jersey earlier this year. Realized investment gains had virtually no impact on net income in the 1989 and 1990 periods.

Investment...

...a higher income yield from investments are the primary contributors to the growth in investment income.

"Our strong growth in investment income, which continues to **fuel** our earnings, has been accomplished without any holdings in non-investment grade securities," explained Bradford W. Mitchell, chairman of the board and chief executive officer of Harleysville Group. "In fact, the average investment quality of our bond portfolio is **rated** double A by the bond rating agencies."

Second quarter earned **premiums** grew 8 percent to \$72.8 million, compared with \$67.3 million during the second quarter of 1989. For the corresponding six-month periods, earned **premiums** increased 8 percent to \$145.2 million in 1990 from \$134.0 million in 1989. The increase is due in part to strong **premium** growth from subsidiaries in New England and the Southeast.

Total revenues in the second quarter were up 9 percent to \$83.9 million, compared with...

...higher losses in the workers compensation line of business.

"During the second quarter, much of our attention and actions have been focused on the new **auto insurance** legislation in Pennsylvania and New Jersey," Mitchell commented. "While we have not yet been granted adequate **rate** levels in Pennsylvania, we have appealed the state Insurance Department's rejection of our recent **rate** increase request and are awaiting their ruling on that appeal. We continue to explore other options that would minimize the impact of the Pennsylvania auto...

...HARLEYSVILLE GROUP INC. AND SUBSIDIARIES

(Unaudited; in thousands except per-share data)

| Periods ended | Quarter | | Six months | |
|---|----------|----------|------------|-----------|
| June 30 | 1990 | 1989 | 1990 | 1989 |
| Operating results: | | | | |
| Premiums earned | \$72,793 | \$67,263 | \$145,175 | \$133,973 |
| Investment income, net of investment expenses | 10,677 | 8,856 | 21,000 | 17,184 |
| Net income... | | | | |

...21.50

Consolidated Statements of Income

(Unaudited; in thousands, except per-share data)

| Periods ended | Quarter | | Six months | |
|---|----------|----------|------------|-----------|
| June 30 | 1990 | 1989 | 1990 | 1989 |
| Revenues: | | | | |
| Premiums earned | \$72,793 | \$67,263 | \$145,175 | \$133,973 |
| Investment income, net of investment expenses | 10,677 | 8,856 | 21,000 | 17,184 |
| Realized investment... | | | | |

...167,157 152,551

| | | | | |
|---|--------|--------|---------|---------------|
| Losses and expenses: | | | | |
| Losses and loss settlement expenses | 50,986 | 47,517 | 103,374 | 94,111 |
| Amortization of deferred policy acquisition costs | 19,290 | 17,387 | 38,326 | 34,565 |
| Other underwriting expenses | 5,376 | 4,267 | 10,522 | 10,201 |
| Other expenses | 515 | 777 | 910 | 1...Related f |
| ederal | | | | |
| income taxes | 2,617 | 2,125 | 5,217 | 4,035 |
| After-tax investment income | 8,060 | 6,731 | 15,783 | 13,149 |
| Net premiums written | 75,461 | 73,599 | 152,196 | 157,410 |
| Fresh start benefit per share | \$.01 | \$.01 | \$.02 | \$.02 |
| Earnings per common share: | | | | |
| Operating income | .83... | | | |

8/3,K/25 (Item 25 from file: 621)
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00259728 00259728
PR Newswire
DATELINE: OIL CITY, PA April 26, 1990 WORD COUNT: 618

QUAKER STATE REPORTS FIRST QUARTER EARNINGS, DECLARES DIVIDEND

...to net income of \$580,000 (\$0.02 per share) and sales and operating revenues of \$194,893,000 in

the first quarter of 1989.

Quaker **State** 's **operating** profit in the first quarter was \$7,506,000, an increase of 28 percent over the operating profit of \$5,884,000 reported by the...

...Petroleum operating profit rose to \$3,803,000, up from \$2,464,000 in the first quarter of 1989, which included a \$2.2 million **state** tax refund. **Operating** profit of The Valley Camp Coal Company increased more than ten-fold, from \$98,000 a year ago to \$1,064,000 in the first quarter of 1990.

The improved earnings in the petroleum segment is attributed to the favorable impact of ongoing **cost** control efforts, strong results in the company's oil and gas production units, firmer pricing of motor oils and liquidation of low priced inventories which...

...improvements at Helen Mining Co. in Pennsylvania.

Operating profit of the company's other businesses experienced modest declines, primarily because of the slowdown in new **car** sales. At Heritage **Insurance** Group, operating profit declined slightly, despite higher capital gains, to \$1,662,000 from \$1,828,000 last year, due primarily to higher policy acquisition **costs** and less favorable claims experience. At Truck-Lite Company, Inc., earnings declined from \$1,440,000 in the first quarter of 1989 to \$1,229...

...new car manufacturers.

Vice Chairman and Chief Executive Officer Jack W. Corn says, "First quarter results are heartening. They show that by holding down our **costs** and maintaining a strong and fair price level, we can improve the profitability of our motor oil business." Mr. Corn also noted that completion of...

...The board of directors of Quaker State Corporation voted a regular, quarterly dividend of 20 cents per share, payable on June 15 to stockholders of **record** on May 15, 1990.

CONTACT: Benton H. Faulkner of Quaker State, 814-676-7877

8/3,K/26 (Item 26 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou.(R)
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00255065 00255065
News Release
DATELINE: Las Vegas, NV February 12, 1990 WORD COUNT: 752

REYNOLDS AND REYNOLDS RELEASES ERA 5.0

...vehicle manufacturer or importer.

Total integration of DCS with the ERA Service Billing function and the Labor Time Guide module increases accuracy of claims filed, **speeds** the warranty process, and reduces claims rejections by eliminating double posting of warranty information, automatically checking vehicle history for duplicate claims and providing instant access...

...to the Sales,

Service, Parts and Business systems. Last fall, Reynolds released the ERA 4.0 which broadened the range of market appeal, increased system **speed** and performance and reduced system price. All existing dealer customers have received the 4.0 upgrade.

"The 5.0 release puts an even greater distance between Reynolds' ERA product and its competition. With 4.0 we exceeded expectations and achieved **record** -breaking sales with the revolutionary enhancements. Release 5.0 takes us even further beyond our competitors," Proud said.

This latest release also is indicative of...

...in systems development even in 'soft' markets.

"It is precisely during times like these that dealers are examining operations and profitability and looking to control **costs** . ERA 5 further streamlines operations by integrating service and warranty claims processing," Proud said.

ERA 5.0 also enhances the selling process with new options...

...is enhanced through customized prospecting schedules and automatic vehicle status change from "in stock" to "sold."

Parts system enhancements will enable dealers to more closely **monitor** and manage customers of the parts department and will help improve inventory control and turnover **rate** . In addition to Cash Receipts, the Business system was upgraded to **track** company-paid benefits by employee, to produce 401k investment allocation report and to calculate and maintain tax depreciation on leased vehicles using MACRS (Modified Accelerated **Cost** Recovery System) and AMT (Alternative Minimum Tax) methods.

The ERA system provides and integrates the following applications by department: Business -- Accounting, Payroll, Lease Management, Accounts Payable, Executive Data Management System and Dealer Communication System; Sales -- **Vehicle** Management, Finance and **Insurance** and Showroom Control; Service -- Service Merchandising, Service Scheduling, Service Invoicing, Labor Time Guide and Warranty DCS; Parts -- Parts Inventory, Parts Invoicing and Electronic Parts Cataloging...

8/3,K/27 (Item 27 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou.(R)

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00233587

00233587

News Release

DATELINE: LAKE SUCCESS, NY June 29, 1989 WORD COUNT: 789

CANON DEVELOPS OPTICAL CARD AND READER/WRITER SYSTEM

...Inc.

One Canon Plaza

Lake Success, NY 11042

Contact: Gordon Clark

The Rowland Co.

(212) 527-8800

CANON DEVELOPS OPTICAL CARD AND READER/WRITER SYSTEM

Records up to 800 Pages of Information on a Card

LAKE SUCCESS, N.Y., June 29 -- Canon U.S.A., Inc. today announced that it has developed the Canon Optical Card System, utilizing its proprietary optical **recording** material and layer composition technology. Described as a new-generation personal memory device, it holds a large two-megabyte memory on a credit-card size...

...and the

Canon RW-10 Reader/Writer. Within the Reader/Writer, a semiconductor laser beam, a few microns in diameter, is applied to the optical

recording layer of the plastic card to form "pits" and **record** data, which can then be read by illuminating a lower-power laser beam and using a photo **sensor** , all of which is contained in the unit.

Canon reports that, compared to magnetic cards or integrated circuit (IC) cards, its Optical Card has many advantages, including large memory capacity, high security of stored data, handling ease and low **cost** . When available for large-scale delivery in 1991, the OC-10 Optical Card will **cost** about \$4.00 and the RW-10 Reader/Writer about \$1,500.00.

Extraordinarily Low Error **Rate**

Canon began development of the Optical Card System six years ago. It

has succeeded in developing mass-production capabilities for a high-performance Reader/Writer unit with an error **rate** of less than 10⁻¹² and an Optical Card that provides high-**speed** writing, high sensitivity, superior reading characteristics and high stability. Canon has signed a contract with Drexler Technology Corporation for licensing the optical memory card manufacturing...

...system will expand to more than \$1-billion by 1995."

Applications

Among the many applications that Canon foresees for the Optical Card System are the **recording** of individual health-care information (including medical images); personal data (including use as an ID card on which a photograph can be **recorded**); **automobile records**, such as warranty, **insurance** and detailed maintenance information; as a "high-security" access and ID card, and for government agency use.

Flexible Use

Since data are **recorded** on the Optical Card as digital signals, the Optical Card System can be connected with a variety of systems equipment and networks for efficient, flexible system configuration. The Canon Reader/Writer provides high-precision processing technology and a specially developed auto-focus and auto-**tracking** system. By developing the **recording** media and Reader/Writer at the same time, Canon says it was able to maximize reliability, stability and system integration. Its error **rate** of less than one error bit per 1,000 billion bits of information is maintained under a wide range of environmental conditions and over long periods of time, Canon reports. This exceptionally low error **rate** is made possible by Canon's proprietary error correction and coding system. Canon will publicly exhibit the Optical Card System for the first time in...

...Jericho, N.Y. 11753 (Telephone 516/933-6300).

CANON OPTICAL CARD SYSTEM SPECIFICATIONS

| | |
|-----------------------------|---|
| Data Capacity | 2 megabytes per card (User area: 1.5 MB) |
| Writing Speed | 15.3 kilobits per sec.. |
| Reading Speed | 100 kilobits per sec. |
| Access Time | Min. 23 milliseconds Max. 2.5 seconds |
| Error Rate | Less than 10 ⁻¹² |
| Interface | IBM PC compatible, etc. |
| Size of RW-10 Reader/Writer | 8-1/16" wide x 11" deep x 4" high... |

...Card 2-1/8" high x 3-3/8"
deep x 1/32" thick
(54.0mm x 85.6mm x
0.76mm)
Size of Optical **Recording** Area 1 3/8" x 3-3/8" (35mm
x 85mm)
...

8/3,K/28 (Item 28 from file: 621)
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00212352 00212352
PR Newswire
DATELINE: SOUTHFIELD, MI February 9, 1989 WORD COUNT: 339

RECORD FEE INCOME MAKES 1988 BIGGEST YEAR EVER FOR MICHIGAN'S LARGEST PUBLIC RELATIONS FIRM

RECORD FEE INCOME MAKES 1988 BIGGEST YEAR EVER FOR MICHIGAN'S LARGEST PUBLIC RELATIONS FIRM

SOUTHFIELD, Mich., Feb. 9 /PRNewswire/ - Michigan's largest public relations firm, Casey...

...in 1988.

Jack Casey, president, announced today that increased activities by a number of clients, plus a sharp growth in new business, produced a total **fee** income for the 1988 calendar year of \$3,375 354 -- highest in the firm's 22-year history. This marked an increase of 18 percent over 1987.

Fee income is the standard measure in the public relations field for ranking of firms by size.

New clients of Casey Communications in the last half...

...the Pacific Rim.

In addition to the new accounts, clients include Traffic Safety Now, Inc., a national program sponsored by the auto industry to promote **safety -belt** laws and **safety -belt** use; General Motors Corporation; Michigan Bell; R. L. Polk & Co., Ernst & Whinney, American Coalition for Traffic Safety, League Insurance Companies; GTE Valenite UAW-GM Human Resource Center; Edward C. Levy Company; and the Michigan **Automotive Insurance** Placement Facility.

CONTACT: Paula Blanchard of Casey Communications Management, Inc., 313-423-4600

8/3,K/29 (Item 29 from file: 621)
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00196970

00196970

PR Newswire

DATELINE: DES MOINES, IA August 1, 1988 WORD COUNT: 1087

ALLIED GROUP REPORTS REDUCED PROFITS

...and provides a variety of financial services, was affected by a softened property-casualty market. Evans said auto liability losses were particularly significant.

Direct written **premiums** for the property-casualty pool were up 15 percent over those **recorded** at mid-year 1987. The company's property-casualty earned **premiums** totaled \$66.2 million, a 16 percent increase over the \$57.2 million reported June 30 1987. The statutory combined ratio (after policyholder dividends...

...to 101 for the

first six months of 1988, resulting in an underwriting loss (on a generally accepted accounting principles basis) of \$1.6 million.

Auto liability **insurance** losses due to higher **speed** limits, increased mileage, higher replacement parts **costs**, and rising Jury verdicts were the prime contributor to lower property-casualty earnings.

Allied Group is midway through a program of accelerated **rate** increases to bring prices more in line with **costs**.

Life insurance business was a steadying factor. Earned **premiums** were \$12 million at June 30, 1988. By mid-year Allied Life's net income had grown to \$1.8 million as compared to \$1...

...half of 1987.

The company benefited from an 8 percent drop in tax expense. The decrease was a result of two factors. a federal tax **rate** reduction and a percentage increase in income from Allied Life, which is taxed at a lower **rate** than are the property-casualty subsidiaries.

While Allied Group's book value was \$14.89 at mid-year, its stock price was \$10.75. The...

...CONTACT: Jim Shaffer of Allied Group, 515-280-4326

ALLIED GROUP, INC.

Segment Information

Six Months ended June 30, 1988 (Unaudited)

| | Total | Eliminations | Property |
|--|---------------|---------------|--------------|
| Casualty | | | |
| Premiums earned | \$ 82,853,046 | \$ -- | \$66,212,624 |
| Investment income | 9,902,897 | (263,178) | 4,987,311 |
| Other income | 7,664,542 | (2,701,345... | |
| ...realized | | | |
| investment gains | 5,579,808 | | |
| Realized investment gains | | | |
| net of taxes | 383,547 | | |
| Net income | \$ 5,963,355 | | |
| | Excess and | | Financial |
| | Surplus | Life | Services |
| Premiums earned | \$ 4,643,937 | \$11,996,485 | \$ -- |
| Investment income | 448,474 | 4,140,080 | 590,210 |
| Other income | -- | 967,800 | 9,374,797 |
| Total revenues... | | | |
| ...before taxes and | | | |
| realized investment | | | |
| gains | 328,991 | 2,120,447 | 1,364,440 |
| Six Months Ended June 30, 1987 (Unaudited) | | | |
| | Total | Eliminations | Property |
| Casualty | | | |
| Premiums earned | \$ 70,426,734 | \$ -- | \$57,226,836 |
| Investment income | 7,160,922 | (108,677) | 3,657,169 |
| Other income | 5,286,087 | (2,413,041... | |
| ...realized | | | |
| investment gains | 6,646,898 | | |
| Realized investment gains | | | |
| net of taxes | 41,508 | | |
| Net income | \$ 6,688,406 | | |
| | Excess and | | Financial |
| | Surplus | Life | Services |
| Premiums earned | \$ 266,056 | \$12,933,842 | \$ -- |
| Investment income | 235, | | |

8/3,K/30 (Item 30 from file: 621)
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00168486 00168486
 News Release
 DATELINE: Tustin, CA November 2, 1987 WORD COUNT: 575

LASODYNE UNVEILS MULTI-USER OPTICAL IMAGING STORAGE AND RETRIEVAL SYSTEM

Single Source Marketing
 2850 Mesa Verda Drive East
 Suite "J"
 Costa Mesa, CA 92626
 714/545-1338
 COMDEX BOOTH W-355
 FOR IMMEDIATE RELEASE
 Contact: Lasodyne; Steve McBride (714-544-2751)
 Single Source Marketing; Myra Manahan...

...communicate with the host
 computer through its eightport gateway.
 The basic standalone imaging system consists of a "386" 32bit micro
 computer, 19" high-resolution landscape **monitor**, keyboard, 8-port
 gate communication, optical disk drive (jukebox is optional), laser
 scanner and printer, magnetic tape drive, and SLIC software. Each
 workstation consists of a 19" **monitor** and keyboard. Designed with
 open architecture, each workstation of the PC-DOS system can call up

a separate menu and view a different image.
The...

...a specific application.

Some ideal applications for mass and archival storage and retrieval systems are: Banking and finance, electronics, health care and pharmaceuticals, industrial and **automotive**, **insurance**, retail, transportation, utilities, government, education and legal. Utilizing WORM (Write Once; Read Mostly) technology, the information stored in the SLIC system is virtually indestructible. Data...

...the "386" computer is a 70 MB hard drive, 1.2 MB floppy drive with 640K RAM, and a compression/decompression board. The 19" landscape **monitor** has a resolution of 1664 x 1248 dots-perinch and is capable of displaying the menu and image side-by-side on a split screen...

...Images

can be retrieved on the screen within one second. If desired, a hard-copy can be laser-printed.

Lasodyne is offering a choice of **speed** and output for the SLIC system. The high-end version of system will scan a document in one to two seconds and print 22 pages per minute; the low-end version has a scan **rate** of 15 seconds per document and prints out eight pages per minute.

At the present time Lasodyne is marketing the system through Value Added Resellers...

8/3,K/31 (Item 31 from file: 621)
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00132663 00132663
DATELINE: RACINE, WI July, 1986 WORD COUNT: 810

NEW CASE MODEL 1080B CRAWLER EXCAVATOR DESIGNED FOR MAXIMUM STRENGTH AND DIGGING PERFORMANCE

...new main boom and dipper design and a heavy-duty crawler-tractor undercarriage with fully-independent final drive. A Case-built six-cylinder diesel engine **rated** at SAE net horsepower of 153 (114 kW) is standard on the 1080B. Also available is a four-cylinder diesel engine with SAE net horsepower...

...single-acting hydraulic cylilhders adjusting the turntable leveler. A 360-degree hydraulic swing system has positive operator control with a combination of hydraulic motor, disc **brake** and 22.17:1 gear reducer. When setting or swinging heavy pipe, or when transporting, the **brake** provides positive swing lock. Improved Boom and Dipper

The 1080B has a new, fabricated boom and dipper for strength, reliability and maximum digging performance. The...

...out.

Heavy-Duty Undercarriage

The rugged crawler-tractor type undercarriage of the 1080B incorporates heavy-duty features that improve wear capabilities and reduce maintenance requirements.

Track drives are fully enclosed and independently controlled for long life. The 1080B also features sealed **track** drive **brakes** and permanently sealed **track** rollers and front idlers. Additionally, a stronger recoil mechanism exerts more tension on the idler wheel and **track** chain.

The 1080B features a new 13-foot **track** length, four inches longer than the previous model.

The fully-enclosed vandal-resistant cab on the 1080B is designed for maximum comfort and operating ease...

...ditches and working in close quarters.

Other options for the Case Model 1080B include a 10-1/2-foot (3.2 m) dipperstick, a two-**speed** drive, 30-inch (762 mm) 3-bar grouser shoes and a Detroit Diesel 4-71 N diesel engine.

Headquartered in Racine, Wisconsin, J I Case...

...with headquarters in Houston, Texas, is a \$15-billion, multi-industry company with major operations in integrated oil, natural gas, pipelines, construction and agricultural equipment, **automotive** components, chemicals, shipbuilding, packaging, life **insurance** and agricultural and land management.

...

8/3,K/32 (Item 32 from file: 621)

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00132657

00132657

DATELINE: RACINE, WI July, 1986 WORD COUNT: 478

J I CASE INTRODUCES THREE CLOSE-QUARTER COMPACTING PLATES

...540 pounds; the

900 has a force of 3,822 pounds; and the 1300 has a force of 3,970 pounds.

With a forward working **speed** of 75 feet per minute (23 m/min), the 600 can cover up to 5,346 square feet per hour. The 900 operates at 79...

...powered by a single-cylinder, air-cooled, four-stroke engine. The 600 has a horsepower of 2.7 (2 kW) and runs at 3,800

rpm. The 900 is **rated** at 3.5 (2.6 kW) horsepower, at 3,600 **rpm** and the 1300 is **rated** at 5.0 (3.7 kW) horsepower, at 3,600 **rpm**.

To complement efficient performance capabilities, Case engineers have designed all three models for maximum durability and minimum maintenance. Steel-fabricated tamping plates resist wear to increase equipment life. And the plate edges are rounded, thereby eliminating **tracking** on asphalt and concrete.

Maintenance is virtually eliminated as a result of one-shaft circular exciter drive that features a self-lubricating system. Additionally, an...

...with headquarters in Houston, Texas, is a \$15 billion, multi-industry company with major operations in integrated oil, natural gas, pipelines, construction and agricultural equipment, **automotive** components, chemicals, shipbuilding, packaging, life **insurance** and agricultural/land management.

...

8/3,K/33 (Item 33 from file: 621)

DIALOG(R)File 621:IAC New Prod.Annou.(R)

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00130635

00130635

DATELINE: RACINE, WI May, 1986 WORD COUNT: 941

THE NEW CASE MODEL 850D CRAWLER DOZER FEATURES MORE POWER AND MANEUVERABILITY

...dozer, giving it more

horsepower and quicker response than previous 850 series models.

Other improvements featured in the 850D include a modulated transmission for smooth **speed** and direction changes and design changes that improve serviceability.

This workhorse crawler, which is small enough to maneuver in confined spaces, yet rugged enough to...

...operate at

a 45 degree angle without a loss of oil pressure.

The powershift transmission on the 850D features modulation in both high and low **speed** ranges and in both forward and reverse. This provides smoother, more efficient directional changes, giving smoother machine performance and improved operator comfort.

The 850D is...

...and steel fins provide for sandblast protection without a sandscreen. This eliminates plugging between the sandscreen and radiator for cooler operation and less maintenance time.

Brake Improvements

The **brake** pedals are suspended from the fire wall to provide for an uncluttered floor area and also to allow easier pedal adjustment if servicing becomes necessary. The pedal effort required to activate the **brakes** has been reduced to provide for less operator fatigue. The master **brake** cylinders are cowlmounted for easy accessibility and the system now uses TCH oil, the same oil used in the hydraulic system, eliminating the need for **brake** fluid as well.

Serviceability

The Case 850D has been designed to simplify regular maintenance and service. The engine check points are grouped together and are easily accessible through a convenient door located in the hood. The **fuel** and hydraulic oil fill points are located at the rear of the machine for easy access. The new location also eliminates the possibility of oil...

...only after 1,000 hours of operation.

The Case 850D crawler dozer is available in both standard and low ground pressure configurations. The Case Lubricated **Track**, a sealed and lubricated **track** chain, is standard on the 850D LGP model and optional on other models.

The idler's chain contact surfaces have deeper case hardness for improved wear and resistance and are lifetime lubricated. The root diameter of the sprocket and tooth profile has been changed to accept the larger **track** bushing of both the sealed chain and the sealed and lubricated chain. The sprocket is also deep hardened for increased wear life.

Other options available for the Case 850D include a winch **rated** at 43,700 pounds (19 864 kg) of line pull; a three-pronged ripper; and a 14-foot backhoe.

Operator's Compartment

Operator convenience has...

...Inc., with headquarters in Houston, Texas, is a \$15billion, multi-industry company with major operations in integrated oil, natural gas, pipelines, construction and agricultural equipment, **automotive** components, chemicals, shipbuilding, packaging, life **insurance** and agricultural/land management.

...

8/3,K/34 (Item 34 from file: 621)

DIALOG(R) File 621:IAC New Prod.Annou.(R)

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00129266

00129266

DATELINE: Racine, WI May, 1986 WORD COUNT: 638

STATE OF THE-ART DIESEL ENGINE HIGHLIGHTS NEW CASE IH SKID-STEER LOADER

...that distinguish the Model 1845C

from its predecessor, the Model 1845B, are a new state-of-the-art

Case diesel engine, the Case Coupler to **speed** attachment changes, and

improved safety features.

This new skid-steer loader can be used as a "chore machine" to **speed** up production and replace hand labor. The 1845C provides a very high degree of maneuverability in the cramped **operating conditions** commonly found on the farm.

The new Case 4-390 4-cylinder diesel engine is built for long service life. Its simplified design means fewer parts and easier maintenance. It is designed to maintain 2800 **RPM**, but operates in the 1845C at 2100 **RPM**. Operating for most of its life at 75 percent of full designed **RPM** puts less stress on the engine, resulting in long term reliability and reduced down time. High **fuel** efficiency provides low overall operating **costs**.

The new Case Coupler makes it possible for the 1845C operator to change machine attachments quickly, resulting in more work time and less preparation time...

...him. This prevents him from leaving the seat while in operation. If the "control lock-out" system is not engaged, the machine cannot operate.

Electronic **monitoring** gauges and warning alarms on this model are more advanced than on the Model 1845B. An audio alarm sounds when the coolant temperature is high...

...oil pressure is low. A

"systems normal" light is on when these functions are correct. The hour-meter is activated by engine oil pressure. A **seat belt** alarm sounds for several seconds after the engine is started, and an indicator light flashes when the **fuel** level is on reserve. Service points on this model are easily accessible. All daily maintenance can be accomplished during a simple walk around the machine...

...with headquarters in Houston, Texas, is a \$15 billion, multi-industry company with major operations in integrated oil, natural gas, pipelines, agricultural and construction equipment, **automotive** components, chemicals, shipbuilding, packaging, life **insurance** and agricultural/land management.

...

8/3,K/35 (Item 1 from file: 278)
DIALOG(R) File 278:Microcomputer Software Guide
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0016250

2999559XX STATUS: ACTIVE ENTRY

TITLE: UTILIFLEET Fleet Monitoring System

RELEASE DATE: 1985

PUBLISHER: Tecnomics, Inc.; Tecnomics

?t s8/7/all from 278

8/7/35 (Item 1 from file: 278)
DIALOG(R) File 278:Microcomputer Software Guide
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0016250

2999559XX STATUS: ACTIVE ENTRY

TITLE: UTILIFLEET Fleet Monitoring System

RELEASE DATE: 1985

ANNOTATION: Fleet Monitoring System for Utility & Other Companies with Vehicle Fleets. Monitors Operational Irregularities & Produces Cost per Mile, Per Hour Analysis for Each Vehicle & a Bar Graph Comparison for All Vehicles; Records Tag Number, Serial Number, Year, Make, Model, Odometer Reading at Purchase, Purchase Price, Date of Purchase, & Vehicle Weight; Details Costs for Fuel, Scheduled Maintenance, Insurance, License, Repairs, Taxes or Fees & Miscellaneous Vehicle-Specific Items; & Produces Reports Stating What Licenses & Insurance Are Correctly Due

PUBLISHER: Tecnomics, Inc.; Tecnomics

| Set | Items | Description |
|-----|--------|--|
| S1 | 68000 | (SENSOR OR MONITOR? OR DRIVING(N) (DISTANCE OR MILEAGE OR S- TYPE OR PENALT?)) OR IVHS OR INTELLIGENT()VEHICLE? |
| S2 | 1256 | (AUTOMOBILE OR AUTOMOTIVE OR CAR OR CARS OR TRUCK? OR FLEE- T?)(3N)(INSUR? OR ASSURANCE OR COVERAGE?) |
| S3 | 877 | (RATE? OR COST? OR PRICE? OR PREMIUM?)(S)S2 |
| S4 | 181391 | DYNAMIC? OR CHANGE? OR VARIABLE OR REAL()TIME? OR INTERACT- IVE? OR REALTIME |
| S5 | 5 | S3(S)S4(S)S1 |
| S6 | 5 | S3 AND S4 AND S1 |
| S7 | 5 | RD (unique items) |
| S8 | 5 | S7 NOT AD>960129 |
| S9 | 3 | S8 NOT PY>1996 |

?show files

File 278:Microcomputer Software Guide 1998/Jan
(c) 1998 Reed Elsevier Inc.

File 621:IAC New Prod.Annou.(R) 1985-1998/Feb 10
(c) 1998 Information Access Co

File 256:SoftBase:Reviews,Companies&Prods. 85-1998/Jan
(c)1998 Info.Sources Inc

Product
+
Software
Files
6800

9/3,K/1 (Item 1 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou.(R)
(c) 1998 Information Access Co. All rts. reserv.

00669490

00669490

Orange Invests in Subscriber Security with FraudBuster from Coral Systems.

Business Wire

DATELINE: LONDON Sep 19, 1996 WORD COUNT: 776

LONDON--(BUSINESS WIRE)--Sept. 19, 1996--Orange has invested in FraudBuster 4.0, a state-of-the-art software system which will enable it to **monitor** calling activity and, if necessary, shut down handsets identified as being used illegally. Orange is the first network in the UK to operate the FraudBuster...

...provider of wireless telecommunications solutions.

The investment is part of Orange's continuing commitment to provide customers with a feature-rich service at an affordable **cost**, and reinforces the company's position as providing one of the most secure mobile services in Europe. European carriers have experienced one or more types...

...what it considers to be a comprehensive solution to help tackle fraud. FraudBuster allows Orange to create usage models for all its customers and to **monitor** actual usage against these models in **real -time**.

"Orange is very sophisticated in its technical and process ideas and had considered building its own fraud systems," explained Simon Collins, Head of Central Operations...

...has recognised the need to make this investment in the security of its network."

FraudBuster

FraudBuster operates on the concept that distinct, detectable calling pattern **changes** occur when an account is accessed illegally or the user has no intention of paying the bill. FraudBuster collects call detail records from the cellular...

...create individual usage profiles for each network subscriber. These are updated, referenced and analysed on a call-by-call basis and provides the operator a **real -time** analysis of its subscriber usage.

Over thirty different algorithms **monitor** subscriber usage focusing on call times, location, credit limits, known or suspect fraud numbers called, suspect countries called, subscription fraud, and calling patterns. FraudBuster's...

...prioritisation of customers for investigation. Also, FraudBuster's case management feature is designed around carrier's workflows and processes resulting in increased productivity and lower **costs** associated with investigating fraud. FraudBuster supports all wireless standards including Analog, GSM, CDMA and TDMA. -0-

Notes to Editors: Founded in 1991, Coral Systems, Longmont...

...90 percent of the population of Great Britain and still growing. Coverage is based on hand portable, unlike other operators which choose to base their **coverage** on boosted **car** kits.

Orange phones and connection to the Orange network is available from its Direct Sales Business and from selected stores including:

Orange Retail Stores, Allders...

9/3,K/2 (Item 2 from file: 621)
DIALOG(R)File 621:IAC New Prod.Annou.(R)
(c) 1998 Information Access Co. All rts. reserv.

00626724

00626724

Intuit Launches Expanded Quicken Financial Network on the Internet; Web Site Now Offers Insurance, Investing and Banking Services, Financial News and Information.

Business Wire

DATELINE: MOUNTAIN VIEW, Calif. June 11, 1996 WORD COUNT: 2039

...news

and information, debuting today on QFN is a link to a preview Web site for Quicken InsureMarket, a new service designed to provide fully **interactive** Internet links between consumers and carriers of national life, **automobile** and home **insurance**. Quicken InsureMarket is the premier product from **Interactive** Insurance Services (IIS) of Alexandria, Va., a subsidiary of Intuit.

Also today, IIS announced that it has signed Lincoln Benefit Life, which is a subsidiary...

...Web site is divided into six centers, easily accessed through the new QFN home page.

-- Insurance - This center offers easy access to information about life, **automobile** and home **insurance** through Quicken InsureMarket's preview site.

-- Investments - Visitors can access both mutual fund and stock information through this center. NETworth: The Internet Investor Network by...

...performance figures. Also available is Intuit's Investor Insight service, which provides individual investors with the customized news and information they need to track and **monitor** their stock portfolios.

-- Banking - In addition to existing areas for Intuit's Financial Institution Partners, a new service from Compass Bank enables individuals to apply...

...determine

what policies are right for them.

Today, Quicken InsureMarket is showcasing life insurance on the Quicken Financial Network. By summer, Quicken InsureMarket will offer **real -time rate** quotes for term life policies from select insurers and the ability for consumers to purchase policies online. Later in the year, **real -time** quotes and online purchases will also be available for auto and homeowners' policies through some carriers.

"By bringing insurers and consumers together on the Internet...

...team to enhance online banking for consumers."

Besides the application services offered by Compass Bank, the banking center will also include lists of services and **rates** as well as direct access to various banks and their individual services.

Investments At Your Fingertips

QFN visitors also have access to state-of-the...online financial services

and investment information includes online banking, bill payment and insurance; the Quicken Affinity Credit Card that downloads statements electronically into Quicken; Portfolio **Price** Update, an online stock quote service; GALT's NETworth, providing mutual fund information on the Internet; Investor Insight, giving powerful news and information to individual...

...is a leading provider of customized news to business professionals worldwide. Through its proprietary knowledge processing system, Individual intelligently connects content publishers with subscribers. Its **interactive** customized news services include First! for corporate workgroups and enterprises, HeadsUp and Physician's NewScan for single subscribers, and NewsPage (<http://www.newspage.com>) and...

9/3,K/3 (Item 3 from file: 621)
DIALOG(R) File 621:IAC New Prod.Annou. (R)
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00349997

00349997

AGENCY RENT-A-CAR REPORTS YEAR END EARNINGS

PR Newswire
DATELINE: CLEVELAND, OH June 3, 1993 WORD COUNT: 997

AGENCY RENT-A-CAR REPORTS YEAR END EARNINGS
CLEVELAND, April 15 /PRNewswire/ -- Agency Rent-A-Car, Inc. (NASDAQ: AGNC), the nation's leading **automobile insurance** replacement company, today reported earnings of \$19,080,000, or \$.75 per share on revenues of \$331,712,000 for the fiscal year ended Jan...

...practices to a more conservative actuarially determined method versus its previous practice of reserving claims based on a case-by-case review method. The **change** to an actuarial method of calculating claims liability combined with a **change** in recording claims related and certain other expenses resulted in a restatement. Reported earnings of \$17,184,000 or \$.68 per share for fiscal 1992...
...share from a reported \$13,726,000 or \$.53 per share. In addition, a cumulative adjustment to retained earnings of \$19,849,000 for these **changes** was recorded at Feb. 1, 1990, for all prior periods. The company also elected to accelerate adoption of SFAS No. 109 "Accounting for Income Taxes" which resulted in a \$2,100,000 cumulative charge to retained earnings for all years prior to fiscal 1991. This **change** had no affect on reported earnings for fiscal 1993, 1992 and 1991.
The company achieved record revenues of \$331,712,000 in fiscal year 1993...

...of the company, said, "Fiscal 1993 was encouraging, as fleet utilization once again exceeded 90 percent on average for the year." He added that "Rental **rates** have strengthened throughout the first quarter of fiscal 1994 and prospects for continued rental **rate** increases look promising." Earnings before the special charge for the fourth quarter of fiscal 1993 were \$4,246,000 or \$.17 per share vs. \$.17...

...972,000 or \$.08 per share. Revenues for the period increased from \$72,178,000 to \$79,278,000. Primarily as a result of the **change** in the method of calculating claims liability and a **change** in recording other claims-related expenses, quarterly earnings previously reported in fiscal 1993 were restated to \$3,664,000, \$6,310,000 and \$4,860...

...down significantly from previous years. He

added, "The company will continue to utilize actuarially determined claims reserves in the future enabling management to more rapidly **monitor** emerging liability trends."

Frankino continued, "Our strong balance sheet and excellent cash position will enable the company to accommodate these **changes** and allow management to focus with more confidence on our primary goal of increasing profitability."

Agency Rent-A-Car, founded in 1969, is entering its...

| | | | | |
|---|-----------|-----------|---------|---------|
| ...325 | \$282,421 | \$269,003 | | |
| Dealership and related | 7,321 | 3,853 | 49,291 | 9,229 |
| Total | 79,278 | 72,178 | 331,712 | 278,232 |
| COSTS AND EXPENSES | | | | |
| Cost of goods sold and operating expenses: | | | | |
| Rental operations | 29,718 | 28,784 | 116,512 | 116,927 |
| DO | 80,195 | 73,229 | | |
| Selling, general and administrative... | | | | |

| Set | Items | Description |
|-----|---------|--|
| S1 | 675030 | (SENSOR OR MONITOR? OR DRIVING(N) (DISTANCE OR MILEAGE OR S-TYLE OR PENALT?)) OR IVHS OR INTELLIGENT()VEHICLE? |
| S2 | 30 | (AUTOMOBILE OR AUTOMOTIVE OR CAR OR CARS OR TRUCK? OR FLEE-T?) (3N) (INSUR? OR ASSURANCE OR COVERAGE?) |
| S3 | 5 | (RATE? OR COST? OR PRICE? OR PREMIUM?) (S)S2 |
| S4 | 1076087 | DYNAMIC? OR CHANGE? OR VARIABLE OR REAL()TIME? OR INTERACT-IVE? OR REALTIME |
| S5 | 0 | S4 AND S3 |
| S6 | 4 | S1 AND S2 |
| S7 | 8 | S3 OR S6 |
| S8 | 7 | S7 NOT AD>960129 |
| S9 | 13488 | IC=(G06C? OR G07C?) |
| S10 | 2 | S2 AND S9 |
| S11 | 22 | S2 NOT S7 |
| S12 | 21 | S11 NOT AD>960129 |
| S13 | 21 | IDPAT (sorted in duplicate/non-duplicate order) |
| S14 | 21 | IDPAT (primary/non-duplicate records only) |

?show files

File 344:Chinese Patents ABS Apr 1985-1998/Feb

(c) 1998 European Patent Office

File 347:JAPIO Oct 1976-1997/Sep.(UPDATED 980126)

(c) 1998 JPO & JAPIO

File 351:DERWENT WPI 1963-1997/UD=9806;UP=9803;UM=9801

(c)1998 Derwent Info Ltd

8/5/1 (Item 1 from file: 347)
DIALOG(R) File 347:JAPIO
(c) 1998 JPO & JAPIO. All rts. reserv.

04947285
INSURANCE BUSINESS PROCESSING SYSTEM

PUB. NO.: 07-239885 [JP 7239885 A]
PUBLISHED: September 12, 1995 (19950912)
INVENTOR(s): MOROHASHI YOSHIHARU
APPLICANT(s): FUJITSU LTD [000522] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 06-031275 [JP 9431275]
FILED: March 01, 1994 (19940301)
INTL CLASS: [6] G06F-017/60; G06F-012/00; G06F-019/00; G06F-017/40
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 45.2
(INFORMATION PROCESSING -- Memory Units)
JAPIO KEYWORD: R011 (LIQUID CRYSTALS); R131 (INFORMATION PROCESSING --
Microcomputers & Microprocessors)

ABSTRACT

PURPOSE: To provide an insurance business processing system which performs the systematic computer processing up to application cation generation and insurance policy issuing in the insurance business.
CONSTITUTION: This insurance business processing system is provided with a host computer 11 and a portable terminal equipment 12 and excludes the use of paper except sealing on the application. The host computer 11 is installed in a business center to not only store (canvassing materials, **premium rates**, other required data, and data required for execution of the insurance business like a format but also execute the management of the insurance contract business, policy issue, etc., and the portable terminal equipment 12 is capable of data up-load to and down-load from the host computer 11 and executes presentation of materials to insurance contractors, input of personal data and vehicle data for contract application generation, generation of the application, etc. Especially, this system is provided for the **insurance** business of **automobile** physical damage **insurance**, and it is so constituted that a card whose electronic information processing is possible can be issued instead of or additionally to the policy issued after the end of contract of the insurance business.

8/5/2 (Item 2 from file: 347)
DIALOG(R) File 347:JAPIO
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04772480
PORTABLE SMALL-SIZED ELECTRONIC DEVICE IN ESTIMATION FOR SELLING AUTOMOBILE

PUB. NO.: 07-065080 [JP 7065080 A]
PUBLISHED: March 10, 1995 (19950310)
INVENTOR(s): IWATA MITSUMASA
KASHIWAGUMA MICHIO
TSUKAGOSHI TAKESHI
APPLICANT(s): JAPAN KAA MARKET KK [000000] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 05-235492 [JP 93235492]
FILED: August 26, 1993 (19930826)
INTL CLASS: [6] G06F-017/60; G06F-015/02
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 29.4
(PRECISION INSTRUMENTS -- Business Machines)
JAPIO KEYWORD: R131 (INFORMATION PROCESSING -- Microcomputers &
Microprocessors)

ABSTRACT

PURPOSE: To shorten the time required for a business talk, and to speed up the processing of business by displaying a required number of various kinds of expenses on a small-sized touch screen by classifying them into various

items, and simultaneously, calculating and outputting easily the miscellaneous expenses, etc., of an automobile.

CONSTITUTION: An electronic device main body 2 is provided with the small-sized touch screen 7 and the window display means of a screen-displayed specified item, and simultaneously, a CPU 17 is provided, and it is constituted of an internal storage part 18, a control part 19 and an arithmetic part 20. On the other hand, an application card 3 is provided with a ROM 4 and a RAM 23, and the RAM 23 stores the necessary number of the expenses of an auto tax, a specific duty, **automobile insurance**, an **automobile inspection fee**, a delivery and checking fee, **tax rates**, a procedure agency fee, and a legal deposit fee, etc. When this card 3 is inserted into the electronic device main body 2, it operates in conformity with a program stored in the ROM 4. Input data from a transparent touch key 8 or the touch screen 7 passes through an I/O port 32, and a command is given to the arithmetic part 20 from the control part 19, and the total amount of payment, etc., is calculated and print-outputted.

8/5/3 (Item 3 from file: 347)

DIALOG(R)File 347:JAPIO

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04306629

ESTIMATION DEVICE FOR SELLING AUTOMOBILE

PUB. NO.: 05-298329 [JP 5298329 A]

PUBLISHED: November 12, 1993 (19931112)

INVENTOR(s): SUDA YASUMASA
KASHIWAGUMA MICHIO
TSUKAGOSHI TAKESHI

APPLICANT(s): JAPAN KAA MAAKETSUTO KK [000000] (A Japanese Company or Corporation), JP (Japan)

APPL. NO.: 04-124139 [JP 92124139]

FILED: April 16, 1992 (19920416)

INTL CLASS: [5] G06F-015/21; B62D-063/02

JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications); 26.2 (TRANSPORTATION -- Motor Vehicles)

JOURNAL: Section: P, Section No. 1696, Vol. 18, No. 103, Pg. 10,
February 18, 1994 (19940218)

ABSTRACT

PURPOSE: To smooth negotiation with a customer by displaying a vehicle body price, an income tax, procedure substitution cost, deposited legal cost, a credit plan, etc., on a screen and printing out and issuing the displayed contents.

CONSTITUTION: A vehicle selling **price** including a vehicle body **price**, an income tax, a table number for procedure substitution **cost**, etc., the number of times of payment, the number of bonuses, a table number of interest, etc., are inputted from an operation part 2. A central processing unit(CPU) 3 calculates the procedure substitution **cost** including authentic document **cost**, administrative scrivener's **cost** and delivering **cost** and a deposited legal **cost** including an automobile tax, a weight tax, **automobile third party liability insurance cost**, etc., based upon information previously stored in a storage device, calculates a credit plan based upon the number of times of payment, the number of bonuses and the table number of interest and stores the calculated results in a magnetic storage part 4. When necessary, the vehicle body **price**, the income tax, the procedure substitution **cost**, the deposited legal **cost**, the credit plan, etc., are displayed on a screen, printed out and issued by a display part 5 based upon an input from the input part 2 or an access from the storage part 4.

8/5/4 (Item 4 from file: 347)

DIALOG(R)File 347:JAPIO

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03077372
SIMPLIFIED LIFT

PUB. NO.: 02-052872 [JP 2052872 A]
PUBLISHED: February 22, 1990 (19900222)
INVENTOR(s): NAKAMOTO MASAYUKI
ADACHI TORU
APPLICANT(s): HITACHI ELEVATOR ENG & SERVICE CO LTD [457860] (A Japanese
Company or Corporation), JP (Japan)
APPL. NO.: 63-203283 [JP 88203283]
FILED: August 17, 1988 (19880817)
INTL CLASS: [5] B66B-001/06
JAPIO CLASS: 26.9 (TRANSPORTATION -- Other)
JOURNAL: Section: M, Section No. 971, Vol. 14, No. 221, Pg. 68, May
10, 1990 (19900510)

ABSTRACT

PURPOSE: To operate a simplified lift only in the transportation of a specified **truck** and enable the **insurance** of safety by providing a control means enabling the operation of the simplified lift when the carrying in of a truck of a preliminarily set form is detected.

CONSTITUTION: The slit 6 of a cage 1 is formed corresponding to the height of the axle 10 of a wheel 10 of a truck 8. When the truck 8 is situated in a determined position of the cage 1, or the deepest part seeing from the riding port 2, the axle 10 is inserted into the slit 6, and a switch in a switch box 7, for example, a microswitch, is turned ON. Hence, the control device within the switch box 7 judges that the truck 8 of a proper form is carried into a preliminarily set proper position, and makes the operation of a simplified lift from the outside possible. When the operation of the empty cage 1 is desired, a **sensor** for judging the presence of an object within the cage is provided separately, and it is preliminarily set so that the cage can be operated even if the specified truck 8 is not put thereon when the absence of the object is judged by the output of the **sensor**.

8/5/5 (Item 1 from file: 351)

DIALOG(R) File 351: DERWENT WPI
(c)1998 Derwent Info Ltd. All rts. reserv.

008503015 **Image available**

WPI Acc No: 91-007099/199101

Related WPI Acc No: 94-064525

XRPX Acc No: N91-005601

Modular assembly food dispensing outlet - uses on-site cooking completion of multiple choice prepared pizza components for fast-food drive up establishment

Patent Assignee: NUNZIO'S PIZZA INC (NUNZ-N)

Inventor: BENNETT R P; CASALE A A; CASALE F R; CASALE N D; PADILLA G F

Number of Countries: 029 Number of Patents: 008

Patent Family:

| Patent No | Kind | Date | Applicat | No | Kind | Date | Main IPC | Week |
|------------|------|----------|-------------|----|----------|-------------|----------|----------|
| WO 9014991 | A | 19901213 | | | | | | 199101 B |
| AU 9056696 | A | 19910107 | | | | | | 199115 |
| EP 479809 | A | 19920415 | EP 90908750 | A | 19900522 | | | 199216 |
| US 5109956 | A | 19920505 | US 89358418 | A | 19890526 | | | 199221 |
| JP 5500247 | W | 19930121 | JP 90508279 | A | 19900522 | E04H-003/04 | | 199308 |
| | | | WO 90US2865 | A | 19900522 | | | |
| US 5279392 | A | 19940118 | US 89358418 | A | 19890526 | E04H-003/02 | | 199404 |
| | | | US 91680589 | A | 19910404 | | | |
| WO 9014991 | A3 | 19910124 | WO 90US2865 | A | 19900522 | | | 199507 |
| EP 479809 | A4 | 19930407 | EP 90908750 | A | 19900000 | | | 199526 |

Priority Applications (No Type Date): US 89358418 A 19890526

Cited Patents: No-Citns.; NoSR.Pub; 1.Jnl.Ref; US 1140110; US 1736472; US 2656013; US 2912066; US 3615678; US 3647026; US 3702666; US 3774723; US 4006798; US 4173035; US 4505375; US 4644707; US 4735289; US 4805738

Patent Details:

| | | | | | | | |
|-------------------------------|------|-----|----|---|-------------|-------------|--------|
| Patent | Kind | Lan | Pg | Filing | Notes | Application | Patent |
| WO 9014991 | A | | | | | | |
| Designated States (National): | | | | AU BB BG BR CA FI HU JP KP KR MC NO RO SU | | | |
| Designated States (Regional): | | | | AT BE CH DE DK ES FR GB IT LU NL SE | | | |
| EP 479809 | A | E | | Based on | | WO 9014991 | |
| Designated States (Regional): | | | | AT BE CH DE DK ES FR GB IT LI LU NL SE | | | |
| US 5109956 | A | | 20 | | | | |
| JP 5500247 | W | | | Based on | | WO 9014991 | |
| US 5279392 | A | | 24 | Div ex | US 89358418 | | |
| | | | | Div ex | | US 5109956 | |

Abstract (Basic): WO 9014991 A

The building has a central stem with a ground **coverage** of approximately one **car** space. The upper lever sits on top with equalised overhang. These sections may be fabricated off site. The upper level contains delivery reception and final food preparation areas and personnel required.

A customer drives up via menu and service **monitors** in the central stem, which also contains service and beverage conduits with paternoster type tray transport. Partly cooked pizza items are assembled to the customer's order and cooked to completion by hot air.

USE/ADVANTAGE - On site fast food vending. Minimal ground space requirement with speed of assembly.

Dwg.8/15

Title Terms: MODULE; ASSEMBLE; FOOD; DISPENSE; OUTLET; SITE; COOK; COMPLETE; MULTIPLE; CHOICE; PREPARATION; PIZZA; COMPONENT; FAST; FOOD; DRIVE; UP; ESTABLISH

Derwent Class: Q31; Q35; Q39; Q46

International Patent Class (Main): E04H-003/02; E04H-003/04

International Patent Class (Additional): A23L-001/01; B65B-000/00;

B65G-017/12; B65G-047/34; B67D-001/00

File Segment: EngPI

8/5/6 (Item 2 from file: 351)

DIALOG(R)File 351:DERWENT WPI

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008278844

WPI Acc No: 90-165845/199022

XRPX Acc No: N90-128717

Simplification of calculation of automotive insurance premiums - using tabulated data relating factors effecting premiums to point scores which are totalled and locking up premium using total

Patent Assignee: MIEHE R (MIEH-I)

Inventor: MIEHE R

Number of Countries: 001 Number of Patents: 001

Patent Family:

| | | | | | | | | |
|------------|------|----------|-----------|----|----------|------|----------|----------|
| Patent No | Kind | Date | Applicat | No | Kind | Date | Main IPC | Week |
| FR 2637705 | A | 19900413 | FR 885200 | A | 19880418 | | | 199022 B |

Priority Applications (No Type Date): FR 885200 A 19880418

Abstract (Basic): FR 2637705 A

The insurance premium is calculated from a table printed on a ready reckoner card. The tabulated data is structured so that the various factors which effect the premium are set out in groups which are placed in contiguous boxes drawn on the front of the card. Each factor has a point score printed beside it.

To compute a premium the user has only to add the points corresponding to the various parameters tabulated on the card, and then to read the premium from a second table linking the total points with a premium amount.

ADVANTAGE - Simplified computation of premium, requiring only single card rather than multi-page manual and is suited to mental arithmetic rather than calculator. (7pp Dwg.No.0/5)

Title Terms: SIMPLIFY; CALCULATE; AUTOMOTIVE; INSURANCE; TABULATING; DATA;

RELATED; FACTOR; EFFECT; POINT; SCORE; LOCK; UP; PREMIUM; TOTAL
Derwent Class: T02
International Patent Class (Additional): G06C-001/00
File Segment: EPI

8/5/7 (Item 3 from file: 351)
DIALOG(R) File 351:DERWENT WPI
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008212556 **Image available**
WPI Acc No: 90-099557/199013
XRPX Acc No: N90-076929

Monitor for recording driving pattern of motor vehicle - operates
counters to give distance in different speed bands and distance in
acceleration bands

Patent Assignee: NORWEGIAN BIOTRONIC (NOBI-N)
Inventor: PETTERSEN K
Number of Countries: 030 Number of Patents: 004

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Main IPC | Week |
|------------|------|----------|-------------|------|----------|----------|----------|
| WO 9002388 | A | 19900308 | WO 89NO81 | A | 19890809 | | 199013 B |
| NO 8803807 | A | 19900326 | | | | | 199018 |
| AU 8940677 | A | 19900323 | | | | | 199033 |
| EP 431004 | A | 19910612 | EP 89909446 | A | 19890809 | | 199124 |

Priority Applications (No Type Date): NO 883807 A 19880826
Cited Patents: EP 129949; EP 189204; US 4644368; WO 8704253

Patent Details:

| Patent | Kind | Lan | Pg | Filing | Notes | Application | Patent |
|------------|------|-----|----|--------|-------|-------------|--------|
| WO 9002388 | A | E | 9 | | | | |

Designated States (National): AT AU BB BG BR CH DE DK FI GB HU JP KP KR
LK LU MC MG MW NL NO RO SD SE SU US

Designated States (Regional): AT BE CH DE FR GB IT LU NL OA SE

EP 431004 A

Designated States (Regional): DE FR GB SE

Abstract (Basic): WO 9002388 A

The recorder comprises two sets of digital recorders, one for speed and one for acceleration. Each group has its own control circuit and these are fed from a pulse train generated from a convenient point on the mechanics and giving a pulse at regular distances. The total number of pulses gives distance, the frequency gives speed and the change of speed gives acceleration. All the counters record distance in kilometres.

The group of counters concerned with speed give the distances travelled by the vehicles at speeds within various bands. These bands cover the total range of the vehicles speed and so their total gives the total distance travelled. Similarly the other group covers the total range of acceleration and deceleration so that its sum gives the total distance covered also. In this way the driving pattern of the vehicle is found for the whole period.

USE/ADVANTAGE - By car insurance companies. Complete record of speed and acceleration is kept.

1/1

Title Terms: MONITOR ; RECORD; DRIVE; PATTERN; MOTOR; VEHICLE; OPERATE;
COUNTER; DISTANCE; SPEED; BAND; DISTANCE; ACCELERATE; BAND

Derwent Class: T05; X22

International Patent Class (Additional): G07C-005/10

File Segment: EPI

14/5/1 (Item 1 from file: 344)
DIALOG(R) File 344:Chinese Patents ABS
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4044662

AUTOMOBILE SAFETY DEVICE

Patent Assignee: HU SIPEI (CN)
Author (Inventor): HU SIPEI (CN)
Number of Patents: 001
Patent Family:

| CC | Number | Kind | Date |
|----|---------|------|----------------|
| CN | 1074663 | A | 930728 (Basic) |

Application Data:

| CC | Number | Kind | Date |
|-----|----------|------|--------|
| *CN | 91108733 | A | 910825 |

Abstract: This invention relates to the insurance device of automobile. The job of said device is to prevent the inclined overturn and eliminate the impact force of automobile. When any wheel of automobile is deviated from the pavement and hung in the air, its bearing weight is lost, the steel plate spring set on the frame and corresponded to the said wheel is bent upward about 30-35mm by its elasticity. The said wheel drops down relatively which brings the straightedge moving downward and closes the knife switch and the power source is connected. As the automobile is impacted, the impact plate pushes and presses the pushing shaft, the knife switch is also closed and the power source is connected. After the power source of overturn and impact is connected, at the same time of the gripper drops down for gripping, the hand and foot brakes are braked automatically to prevent the inclined overturn and moving forward by the pushing inertia force, so the impact force is eliminated.

IPC: B60T-001/12; B60T-007/22

14/5/2 (Item 2 from file: 351)
DIALOG(R) File 351:DERWENT WPI
(c)1998 Derwent Info Ltd. All rts. reserv.

010997006 **Image available**
WPI Acc No: 96-493955/199649
XRPX Acc No: N96-416481

Strap take-up device used for attachment work of straps used in construction of vinyl housing and coverage for carrier truck - shapes both ends of its strip shaped toroidal part so as to hold onto circumference of pole

Patent Assignee: NIFCO INC (NIFCO)
Number of Countries: 001 Number of Patents: 001
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Main IPC | Week |
|------------|------|----------|-------------|------|----------|-------------|----------|
| JP 8254204 | A | 19961001 | JP 9583548 | A | 19950316 | F16B-002/08 | 199649 B |

Priority Applications (No Type Date): JP 9583548 A 19950316

Patent Details:

| Patent | Kind | Ln | Pg | Filing Notes | Application | Patent |
|------------|------|----|----|--------------|-------------|--------|
| JP 8254204 | A | | 6 | | | |

Abstract (Basic): JP 8254204 A

The strap take-up device (20) is furnished with a toroidal part (21) and a thick part (22) along with a pair of lightening pieces (23a,23b). The two lightening pieces are arranged mutually facing each other. Holes (24,25) are pierced into the two lightening pieces. The toroidal part is U shaped.

A strap which is to be taken up is pressed at one end by a tension state pole. This pole is insertable into the strap take-up device. Both ends of the strip shaped toroidal part are used to hold onto circumference of inserted pole.

ADVANTAGE - Simplifies composition and attachment work. Improves working efficiency. Prevents strap from being damaged beforehand.

Dwg.1/11

Title Terms: STRAP; UP; DEVICE; ATTACH; WORK; STRAP; CONSTRUCTION; VINYL;
HOUSING; COVER; CARRY; TRUCK; SHAPE; END; STRIP; SHAPE; TOROIDAL; PART;
SO; HOLD; CIRCUMFERENCE; POLE
Derwent Class: Q61
International Patent Class (Main): F16B-002/08
File Segment: EngPI

14/5/3 (Item 3 from file: 351)

DIALOG(R)File 351:DERWENT WPI
(c)1998 Derwent Info Ltd. All rts.. reserv.

010987801 **Image available**
WPI Acc No: 96-484750/199648
XRPX Acc No: N96-420091

Motor vehicle document organiser - is made of flexible material having interior pockets to house registration and foldable along middle portion to form front and rear cover

Patent Assignee: FIZER J (FIZE-I)
Inventor: FIZER J
Number of Countries: 001 Number of Patents: 001
Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Main IPC | Week |
|------------|------|----------|-------------|------|----------|-------------|----------|
| US 5566980 | A | 19961022 | US 94267438 | A | 19940629 | A45C-001/06 | 199648 B |

Priority Applications (No Type Date): US 94267438 A 19940629

Patent Details:

| Patent | Kind | Lan | Pg | Filing | Notes | Application | Patent |
|------------|------|-----|----|--------|-------|-------------|--------|
| US 5566980 | A | | 5 | | | | |

Abstract (Basic): US 5566980 A

The organizer made of a flexible material with interior pockets. Motor Vehicle Document Organizer is foldable along a middle portion to form a front and rear cover. Interior pockets are affixed on three sides and unaffixed on the fold to accommodate insertion of said motor vehicle documents.

Motor vehicle documents are commonly stored loosely in glove compartment of vehicle. This invention is particularly concerned with the organization and expedient identification of motor vehicle documents in a standardized format, eliminating timely searching for documents when requested by law enforcement or other emergency personnel.

ADVANTAGE - Is designed specifically to house vehicle registration, proof of **automobile insurance**, accident information card, as well as a flap to secure driver's license for presentation. (Abstract Omitted Week 9648, Reissued Week 9650)

Dwg.3/4

Title Terms: MOTOR; VEHICLE; DOCUMENT; ORGANISE; MADE; FLEXIBLE; MATERIAL;
INTERIOR; POCKET; HOUSE; REGISTER; FOLD; MIDDLE; PORTION; FORM; FRONT;
REAR; COVER

Derwent Class: P24; P76
International Patent Class (Main): A45C-001/06
International Patent Class (Additional): B42F-005/00
File Segment: EngPI

14/5/4 (Item 4 from file: 351)

DIALOG(R)File 351:DERWENT WPI
(c)1998 Derwent Info Ltd. All rts.. reserv.

009941216 **Image available**
WPI Acc No: 94-208928/199425
XRPX Acc No: N94-164392

Verifying automobile insurance on State registered vehicles - using registered vehicle records and insurance record databases as provided by State and private sectors, records contg. information indicating presence of insurance on particular vehicles

Patent Assignee: GARRETT T L (GARR-I)

Inventor: GARRETT T L; TUTTLE M

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Main IPC | Week |
|------------|------|----------|-------------|------|----------|-------------|----------|
| US 5325291 | A | 19940628 | US 92965154 | A | 19921022 | G06F-015/21 | 199425 B |

Priority Applications (No Type Date): US 92965154 A 19921022

Patent Details:

| Patent | Kind | Lan | Pg | Filing Notes | Application | Patent |
|------------|------|-----|----|--------------|-------------|--------|
| US 5325291 | A | | 26 | | | |

Abstract (Basic): US 5325291 A

The method involves encoding input data into vehicle records indicating registered vehicles. The records are stored into a vehicle database. At least one portion of each vehicle record is selected for use as an index key. Second input data is encoded into insurance records indicating insurance in force on vehicles. The insurance records are stored into an insurance database. One portion of each insurance record is selected for use as an index key corresp. to the selected index key in the vehicle record. The index key is selected from a selected record in the vehicle database.

The index key is matched with the corresp. index key in each insurance record in the insurance database. The selected vehicle record is copied from the vehicle database into a third database if no index key match is found from the match. The selecting, matching and copying are repeated for all vehicle records in the vehicle database. The records in the third database, indicating selected vehicle records having no corresp. record in the insurance database are displayed for the selected index key.

ADVANTAGE - Compensates for delay in recording of records in insurance database. Enables user to identify presence of data information errors made in creation of vehicle and-or insurance records.

Dwg.1/7

Title Terms: VERIFICATION; AUTOMOBILE; INSURANCE; STATE; REGISTER; VEHICLE; REGISTER; VEHICLE; RECORD; INSURANCE; RECORD; STATE; PRIVATE; SECTOR; RECORD; CONTAIN; INFORMATION; INDICATE; PRESENCE; INSURANCE; VEHICLE

Derwent Class: T01

International Patent Class (Main): G06F-015/21

File Segment: EPI

14/5/5 (Item 5 from file: 351)

DIALOG(R) File 351:DERWENT WPI

(c)1998 Derwent Info Ltd. All rts. reserv.

009589172

WPI Acc No: 93-282718/199336

XRPX Acc No: N93-217256

Computer system for compiling parts list e.g. for car mfr. or insurance contract - compiles list from groups of optional related components, allowing selection within set range according to components already selected

Patent Assignee: CHRYSALIS MANAGEMENT SERVICES LTD (CHRY-N); COMPLIANCE UK LTD (COMP-N); CURNOW R C (CURN-I)

Inventor: CURNOW R C

Number of Countries: 044 Number of Patents: 006

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Main IPC | Week |
|------------|------|----------|-------------|------|----------|-------------|----------|
| GB 2264797 | A | 19930908 | GB 924985 | A | 19920307 | G06F-015/20 | 199336 B |
| WO 9506915 | A1 | 19950309 | WO 93GB1866 | A | 19930903 | G06F-017/60 | 199515 N |
| AU 9349737 | A | 19950322 | AU 9349737 | A | 19930903 | G06F-017/60 | 199527 N |
| | | | WO 93GB1866 | A | 19930903 | | |
| GB 2264797 | B | 19960612 | GB 924985 | A | 19920307 | G06F-017/00 | 199627 |
| EP 715741 | A1 | 19960612 | EP 93919502 | A | 19930903 | G06F-017/60 | 199628 N |
| | | | WO 93GB1866 | A | 19930903 | | |
| CN 1100217 | A | 19950315 | CN 93117247 | A | 19930907 | G06F-015/20 | 199723 N |

Priority Applications (No Type Date): GB 924985 A 19920307; WO 93GB1866 A 19930903; AU 9349737 A 19930903; EP 93919502 A 19930903; CN 93117247 A 19930907

Cited Patents: 1.Jnl.Ref; EP 520927; GB 2264797; US 5241464; WO 9100576; WO 9306555

Patent Details:

| Patent | Kind | Lan | Pg | Filing | Notes | Application | Patent |
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| GB 2264797 | A | | 19 | | | | |
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| WO 9506915 | A1 | E | 19 | | | | |
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Designated States (National): AT AU BB BG BR CA CH CZ DE DK ES FI GB HU JP KP KR KZ LK LU MG MN MW NL NO NZ PL PT RO RU SD SE SK UA US VN

Designated States (Regional): AT BE CH DE DK ES FR GB GR IE IT LU MC NL OA PT SE

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|------------|---|--|--|----------|--|------------|--|
| AU 9349737 | A | | | Based on | | WO 9506915 | |
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| GB 2264797 | B | | 1 | | | | |
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| EP 715741 | A1 | E | 19 | Based on | | WO 9506915 | |
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Designated States (Regional): BE DE ES FR GB IE IT NL SE

Abstract (Basic): GB 2264797 A

A product specification is compiled by selecting from a number of optional components arranged in groups. Each group comprises a number of related components of which any number from a predetermined minimum to a predetermined maximum may be selected. The availability of selection of at least some of the components is dependent on those components already selected. A computer program to handle the options includes an options-plus-linkages database, a parts and qualifiers database, and options screens interface and an algorithmic engine.

The method involves: (a) displaying a list identifying the available groups of components, and, in response to selection of a group; (b) displaying a list identifying the components in the selected group; (c) in response to selection of a component, determining the next group to be selected according to the components already selected and determining which components in the next group are available for selection in combination with those already selected; and (d) either, displaying a list identifying the components for selection in the next group and then repeating step (c) or, if no further components remain to be selected, outputting a specification comprising all the components selected.

USE/ADVANTAGE - Mfg. products available with various options, e.g. motor vehicle. Compiling list of clauses for inclusion in e.g. insurance contract.

Dwg.1/1

Title Terms: COMPUTER; SYSTEM; COMPILE; PART; LIST; CAR; MANUFACTURE; INSURANCE; CONTRACT; COMPILE; LIST; GROUP; OPTION; RELATED; COMPONENT; ALLOW; SELECT; SET; RANGE; ACCORD; COMPONENT; SELECT

Derwent Class: T01; X25

International Patent Class (Main): G06F-015/20; G06F-017/00; G06F-017/60

File Segment: EPI

14/5/6 (Item 6 from file: 351)

DIALOG(R) File 351:DERWENT WPI

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009088753 **Image available**

WPI Acc No: 92-216174/199226

XRPX Acc No: N92-164175

Car ventilating system with reliable carbon monoxide evacuation - has exhaust fan, carbon dioxide detector, tubes for evacuating it, and visual or audio indicators signalling if automatic evacuation has not occurred

Patent Assignee: SHTANKO J (SHTA-I)

Inventor: SHTANKO J

Number of Countries: 021 Number of Patents: 003

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Main IPC | Week |
|------------|------|----------|-------------|------|----------|-------------|----------|
| US 5120271 | A | 19920609 | US 89428850 | A | 19891027 | B60H-001/26 | 199226 B |
| WO 9323260 | A1 | 19931125 | WO 92US4001 | A | 19920519 | B60H-001/26 | 199348 N |
| AU 9220072 | A | 19931213 | AU 9220072 | A | 19920519 | B60H-001/26 | 199413 N |

Priority Applications (No Type Date): US 89428850 A 19891027; AU 9220072 A 19920519; WO 92US4001 A 19920519

Patent Details:

| Patent | Kind | Lan | Pg | Filing | Notes | Application | Patent |
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| US 5120271 | A | | 7 | | | | |
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|------------|------|--|----|--|--|--|--|
| WO 9323260 | A1 E | | 18 | | | | |
|------------|------|--|----|--|--|--|--|

Designated States (National): AU BR CA JP KR RU

Designated States (Regional): AT BE CH DE DK ES FR GB GR IT LU MC NL SE

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|------------|---|--|--|----------|--|------------|--|
| AU 9220072 | A | | | Based on | | WO 9323260 | |
|------------|---|--|--|----------|--|------------|--|

Abstract (Basic): US 5120271 A

A ventilating system for a car includes an exhaust fan, a carbon monoxide detector, and tubes for evacuating air from the interior of the car if carbon monoxide is present in it. The system can be provided also with a manual fan-operating switch, and formed as a unit which is easily mountable in a car.

Visual or audio indicators produce signals in the event if carbon monoxide is present in the air inside the car, so that a car occupant becomes immediately alerted to this fact and can turn on the exhaust fan by a manual switch.

ADVANTAGE - Reliably senses presence of carbon monoxide in interior of the car and insures its immediate evacuation.

Title Terms: CAR; VENTILATION; SYSTEM; RELIABILITY; CARBON; MONO; OXIDE; EVACUATE; EXHAUST; FAN; CARBON; DI; OXIDE; DETECT; TUBE; EVACUATE; VISUAL; AUDIO; INDICATE; SIGNAL; AUTOMATIC; EVACUATE; OCCUR

Derwent Class: Q12; X22

International Patent Class (Main): B60H-001/26

File Segment: EPI; EngPI

14/5/7 (Item 7 from file: 351)

DIALOG(R) File 351:DERWENT WPI

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008907963 **Image available**

WPI Acc No: 92-035232/199205

XRAM Acc No: C92-015307

XRPX Acc No: N92-026775

Oxygen concn. detector partic. useful for combustion gas - comprises zirconia solid electrolyte device and heater

Patent Assignee: HITACHI AUTO ENG KK (HITA-N); HITACHI LTD (HITA)

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat | No Kind | Date | Main IPC | Week |
|------------|------|----------|------------|---------|----------|----------|----------|
| JP 3277958 | A | 19911209 | JP 9076893 | A | 19900328 | | 199205 B |

Priority Applications (No Type Date): JP 9076893 A 19900328

Abstract (Basic): JP 3277958 A

Detector includes; (a) zirconia solid electrolyte device (1) having an outside electrode (9a) and an inside electrode (9b) which is of bag tubular shape; (b) heater (2) heating the device. Heater is of pipe shape and has an atmospheric air introducing hole which has an area up to 10 times that of the outside electrode.

USE/ADVANTAGE - O2 concn. detector is used for detecting O2 concn., using the solid electrolyte., partic., for detecting O2 concn. in combustion gas and is suitable for controlling the mixing ratio of air to fuel **automobile**. Result **insures** linear air fuel ratio detection over wide range, from rich to lean. Above is available even if a simple pipe ceramic heater is used. (3pp Dwg.No.1/6)

Title Terms: OXYGEN; CONCENTRATE; DETECT; USEFUL; COMBUST; GAS; COMPRISE; ZIRCONIA; SOLID; ELECTROLYTIC; DEVICE; HEATER

Derwent Class: E36; H06; J04; L03; S03

International Patent Class (Main): G01N-027/40

File Segment: CPI; EPI

14/5/8 (Item 8 from file: 351)
DIALOG(R)File 351:DERWENT WPI
(c)1998 Derwent Info Ltd. All rts. reserv.

008683488

WPI Acc No: 91-187507/199126

XRPX Acc No: N91-143710

Electronic insurance disc for automobile - has microcontroller which contg. memory and input port to enter time info. and display changes colour when programme time reached

Patent Assignee: GUESSOUS A K (GUES-I)

Inventor: GUESSOUS A K

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Main IPC | Week |
|------------|------|----------|-------------|------|----------|----------|----------|
| FR 2652660 | A | 19910405 | FR 899819 | A | 19890717 | | 199126 B |

Priority Applications (No Type Date): FR 899819 A 19890717

Abstract (Basic): FR 2652660 A

The disc has an electronic display to indicate that the insurance is valid. The device includes a microcontroller or a custom integrated circuit (1) having an integrated memory (2) which is programmed through an input port (3) with a date and time value. When the programmed time has elapsed the disc (4) changes colour.

ADVANTAGE - Less susceptible to fraud. (3pp Dwg.No.1/1)

Title Terms: ELECTRONIC; INSURANCE; DISC; AUTOMOBILE; CONTAIN; MEMORY; INPUT; PORT; ENTER; TIME; DISPLAY; CHANGE; COLOUR; PROGRAMME; TIME; REACH

Derwent Class: S04

International Patent Class (Additional): G04F-010/00; G04G-015/00

File Segment: EPI

14/5/9 (Item 9 from file: 351)
DIALOG(R)File 351:DERWENT WPI
(c)1998 Derwent Info Ltd. All rts. reserv.

008589993 **Image available**

WPI Acc No: 91-094025/199113

XRPX Acc No: N91-072625

Multi-purpose computer readable driver licence - has rigid plastic card showing picture of owner and additional printed information with magnetic strip on back for computer reading

Patent Assignee: WICHAEL S (WICH-I)

Inventor: WICHAEL S

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Main IPC | Week |
|------------|------|----------|-------------|------|----------|----------|----------|
| US 4998753 | A | 19910312 | US 90503820 | A | 19900403 | | 199113 B |

Priority Applications (No Type Date): US 90503820 A 19900403

Abstract (Basic): US 4998753 A

The driver's license is in the form of a rigid plastic card similar to charge cards issued by bank and saving and loan institutions, e.g. Visa and Master Charge cards. The owner of the driver's license has his or her photograph on the front side of the card in addition to standard identification indicia, such as the driver's licence number, name and address. The owner's signature appears on the front or back side of the card, along with a machine and computer readable magnetic tape adapted to store and reveal additional pertinent information relating to the owner.

For example, such information may include the owner's social security number, previous traffic citations, credit rating, information relating to **automobile insurance**, etc. A numerical and/or letter code is imprinted on the card to depict the class and type of information available on the magnetic strip. (4pp Dwg.No.1/2)

Title Terms: MULTI; PURPOSE; COMPUTER; READ; DRIVE; LICENCE; RIGID; PLASTIC
; CARD; PICTURE; OWNER; ADD; PRINT; INFORMATION; MAGNETIC; STRIP; BACK;
COMPUTER; READ
Derwent Class: P76; T04
International Patent Class (Additional): B42D-015/00
File Segment: EPI; EngPI

14/5/10 (Item 10 from file: 351)

DIALOG(R)File 351:DERWENT WPI

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008520574 **Image available**

WPI Acc No: 91-024658/199104

XRPX Acc No: N91-018982

**Article construction organising system - uses program loaded into
computer, which prepares specification of features and determines
availability of features of next set**

Patent Assignee: EXPROCAD SERVICES (EXPR-N)

Inventor: CURNOW R C; MORTIMORE C R

Number of Countries: 017 Number of Patents: 003

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Main IPC | Week |
|------------|------|----------|-------------|------|----------|----------|----------|
| GB 2234097 | A | 19910123 | GB 9014002 | A | 19900622 | | 199104 B |
| WO 9100576 | A | 19910110 | | | | | 199105 |
| AU 9058561 | A | 19910117 | | | | | 199117 |

Priority Applications (No Type Date): GB 8914549 A 19890624; GB 9014002 A
19900622

Cited Patents: EP 304866; GB 2201017; WO 8707410

Patent Details:

| Patent | Kind | Lan | Pg | Filing | Notes | Application | Patent |
|--------|------|-----|----|--------|-------|-------------|--------|
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|------------|---|--|--|--|--|--|--|
| WO 9100576 | A | | | | | | |
|------------|---|--|--|--|--|--|--|

Designated States (National): AU CA JP NO US

Designated States (Regional): AT BE CH DE DK ES FR GB IT LU NL SE

Abstract (Basic): GB 2234097 A

Many similar articles each comprise a combination of component parts, the incorporation of some of which is optional and the incorporation of others of which is dependent upon part options already chosen. There is prepared an ordered total parts list of all the component parts, the incorporation of which might be required for the construction of the article. There is prepared an optional parts list identifying the incorporation of which component parts is dependent upon the incorporation of which other component parts.

Both the total parts list and optional parts list are used to prepare an actual parts list of which component parts are to be incorporated in the chosen article. No part or group of parts that is dependent upon the presence or absence of one or more other parts is able to be included unless the or each other part on which it is dependent has, as appropriate, already been included within or excluded from the actual parts list.

USE - E.g. in car mfr., insurance or retail environment.

Capable of application to design, or organisation of construction of article having large number of components. (26pp Dwg.No.5/5)

Title Terms: ARTICLE; CONSTRUCTION; ORGANISE; SYSTEM; PROGRAM; LOAD;
COMPUTER; PREPARATION; SPECIFICATION; FEATURE; DETERMINE; AVAILABLE;
FEATURE; SET

Derwent Class: T01; X25

International Patent Class (Additional): G06F-015/20

File Segment: EPI

14/5/11 (Item 11 from file: 351)

DIALOG(R)File 351:DERWENT WPI

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008480892

WPI Acc No: 90-367892/199049

XRPX Acc No: N90-280544

Moulding transition block for motor vehicles - has moulding transition block to allow vertical height adjustment

Patent Assignee: CHRYSLER CORP (CHRY)

Inventor: LAZAREVICH R R

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Main IPC | Week |
|------------|------|----------|-------------|------|----------|----------|----------|
| US 4971385 | A | 19901120 | US 89452448 | A | 19891218 | | 199049 B |

Priority Applications (No Type Date): US 89452448 A 19891218

Abstract (Basic): US 4971385 A

The convertible body includes a spaced juncture defined by the forward edge of the upstanding body flange moulding . surrounding the flexible top storage tonneau and the forward edge of the quarter belt moulding.

A moulding transition block is provided which insures vertical height alignment of the adjustable tonneau cover peripheral trim member with the belt moulding. The transition block also **insures** cross car alignment between the mouldings together with an external arcuate sealing surface for mating contact with an internal seal on the tonneau cover trim.

ADVANTAGE Ensures alignment of moulding.

Dwg.1/13

Title Terms: MOULD; TRANSITION; BLOCK; MOTOR; VEHICLE; MOULD; TRANSITION; BLOCK; ALLOW; VERTICAL; HEIGHT; ADJUST

Derwent Class: Q17

International Patent Class (Additional): B60R-007/04

File Segment: EngPI

14/5/12 (Item 12 from file: 351)

DIALOG(R)File 351:DERWENT WPI

(c)1998 Derwent Info Ltd. All rts. reserv.

003359566

WPI Acc No: 82-L7591E/198236

Motor vehicle collision damage and deformation measurement - by comparing dented contours of vehicle with stored values and cost and time for repairing damages

Patent Assignee: GARAGES MUTUALISTES (GARA-N); SCHERMANN M (SCHE-I)

Inventor: SCHERMANN M

Number of Countries: 017 Number of Patents: 009

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Main IPC | Week |
|------------|------|----------|-------------|------|----------|----------|----------|
| EP 59116 | A | 19820901 | EP 82400106 | A | 19820120 | | 198236 B |
| WO 8202943 | A | 19820902 | | | | | 198236 |
| FR 2500390 | A | 19820827 | | | | | 198242 |
| NO 8203476 | A | 19821220 | | | | | 198305 |
| DK 8204704 | A | 19830509 | | | | | 198325 |
| FI 8203599 | A | 19830630 | | | | | 198332 |
| US 4507872 | A | 19850402 | US 82432932 | A | 19820930 | | 198516 |
| EP 59116 | B | 19850529 | | | | | 198522 |
| DE 3263809 | G | 19850704 | | | | | 198528 |

Priority Applications (No Type Date): FR 813515 A 19810223

Cited Patents: FR 2436046; US 2901022; US 3188741; WO 8001001; WO 1001

Patent Details:

| Patent | Kind | Lan | Pg | Filing Notes | Application | Patent |
|----------|------|-----|----|--------------|-------------|--------|
| EP 59116 | A | F | 24 | | | |

Designated States (National): AU DK FI JP NO US

WO 8202943 A F

Designated States (Regional): AT BE CH DE GB IT LI LU NL SE

EP 59116 B F

Designated States (Regional): AT BE CH DE GB IT LI LU NL SE

Abstract (Basic): EP 59116 A

A variable vertical and horizontal position appts. measures and compares the contours of both sides of a damaged vehicle, and relates them to stored data of undamaged vehicle measurements and comparable repair complexities and costs. A vertical frame (30), mounted on a carriage (31) equipped with stops (39) for placing against the tyres, carries a crossbar (42) with sliding supports (43) and a magnetic panel (45), from which a magnetic metre rule (47) extends to measure the body contours. The depth of each dent is measured and the number of body components to be replaced or beaten-out is assessed.

7/8

Title Terms: MOTOR; VEHICLE; COLLIDE; DAMAGE; DEFORM; MEASURE; COMPARE;
DENT; CONTOUR; VEHICLE; STORAGE; VALUE; COST; TIME; REPAIR; DAMAGE
Derwent Class: Q17; S02
International Patent Class (Additional): B60S-005/00; G01B-005/00
File Segment: EPI; EngPI

14/5/13. (Item 13 from file: 351)

DIALOG(R)File 351:DERWENT WPI
(c)1998 Derwent Info Ltd. All rts. reserv.

003086589

WPI Acc No: 81-J6633D/198137

Forklift truck with plate glass handling attachment - has release switch preventing back up of truck until attachment has cleared plate glass

Patent Assignee: DREXEL IND INC (DREX-N)

Inventor: DONATO G A

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Main IPC | Week |
|------------|------|----------|-------------|------|------|----------|----------|
| US 4285626 | A | 19810825 | | | | | 198137 B |

Priority Applications (No Type Date): US 80133439 A 19800324

Patent Details:

| Patent | Kind | Lan | Pg | Filing Notes | Application | Patent |
|------------|------|-----|----|--------------|-------------|--------|
| US 4285626 | A | | 6 | | | |

Abstract (Basic): US 4285626 A

The fork lift truck is equipped with an attachment or fixture for handling a plate glass load. Supported on the plate glass handling fixture are two lightly spring-loaded feeler rollers which in normal biased position project forwardly from the fixture in such position as to be the first to contact the plate glass item as the fork lift truck approaches the storage area.

The truck is also equipped with a control system which includes sensing switches for controlling automatically the operation of the **truck to insure** safe pick-up of the plate glass load. The control system also includes a release switch for preventing the truck from backing up, following deposit of a plate glass item at a storage area, until the plate glass load fixture has cleared the plate glass item.

Title Terms: FORKLIFT; TRUCK; PLATE; GLASS; HANDLE; ATTACH; RELEASE; SWITCH;
; PREVENT; BACK; UP; TRUCK; ATTACH; CLEAR; PLATE; GLASS

Derwent Class: Q38; X21; X25

International Patent Class (Additional): B66F-009/24

File Segment: EPI; EngPI

14/5/14 (Item 14 from file: 351)

DIALOG(R)File 351:DERWENT WPI
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001925952

WPI Acc No: 78-F5208A/197828

Sculling boat rowlock - has stop plate with locator on horizontal axle to maintain horizontal position when adjusting oar blade angle

Patent Assignee: PHYS CULTURE INST (PHYS-R)

Inventor: MONAKHOV V V; SELEZNEV I A; TKACHUK A P

Number of Countries: 001 Number of Patents: 001

Patent Family:

| Patent No | Kind | Date | Applicat No | Kind | Date | Main IPC | Week |
|-----------|------|----------|-------------|------|------|----------|----------|
| SU 572399 | A | 19771226 | | | | | 197828 B |

Priority Applications (No Type Date): SU 2342082 A 19760107

Abstract (Basic): SU 572399 A

The rowlock for sculling boats provides retention of rowlock housing lower section surface's horizontal position when adjusting the **car** blade's **coverage** angle. It has a stop plate (6) with locator on a transverse horizontal axle (7) at lower end of the rowlock housing and fixed in position by a locator.

The "U" section plate with a central stop section and side jaws, envelopes the rowlock housing's front (1). The locator has a stop bolt and attaching screw. When adjusting the oar blade's coverage angle, screw (11) is loosened and by rotating bolt (10), the plate (6) is set in required position. The screw (11) is then tightened. The surface (4) of the rowlock housing's lower section retains its horizontal position

Title Terms: SCULLING; BOAT; ROWING; STOP; PLATE; LOCATE; HORIZONTAL; AXLE; MAINTAIN; HORIZONTAL; POSITION; ADJUST; OAR; BLADE; ANGLE

Derwent Class: Q24

International Patent Class (Additional): B63H-016/06

File Segment: EngPI

14/5/15 (Item 15 from file: 347)

DIALOG(R)File 347:JAPIO

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05587432

RIDING CAPACITY **INSURING** PRIVATE ROOM SLEEPING **CAR**

PUB. NO.: 09-202232 [JP 9202232 A]

PUBLISHED: August 05, 1997 (19970805)

INVENTOR(s): FUKUTANI MITSUO

APPLICANT(s): FUKUTANI MITSUO [000000] (An Individual), JP (Japan)

APPL. NO.: 08-028705 [JP 9628705]

FILED: January 24, 1996 (19960124)

INTL CLASS: [6] B61D-031/00

JAPIO CLASS: 26.1 (TRANSPORTATION -- Railways)

ABSTRACT

PROBLEM TO BE SOLVED: To provide insurance of riding capacity at night and extensive view in the day time by providing one sheet descending type window of opacity at least on every other intermediate partition wall of each private room, bringing it down at using an elevatable chair so as to open the opening part of the window, and elevating it at using an elevatable bed so as to close the window.

SOLUTION: One sheet descending type window 6 of opacity is provided at least on every other intermediate partition wall 2 partitioning off each private room 1, and when an elevatable chair 8 is used, the window 6 is brought down so as to open the opening part 5 of the window. When an elevatable bed 9 is used, the window 6 is elevated so as to close the opening part 5 of the window. As a result, direct access to the elevatable bed 9 from a side corridor is made possible, the number of arranged private rooms are increased, and as a result of making the elevatable chair to be an exclusive chair, it can be designed to optimum in the viewpoint of human engineering. The field of vision is sufficiently widened through the side window, an oppressive sensation by the intermediate partition wall is reduced, and communication is made possible.

14/5/16 (Item 16 from file: 347)

DIALOG(R)File 347:JAPIO

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05209187
INSURANCE POLICY

PUB. NO.: 08-164687 [JP 8164687 A]
PUBLISHED: June 25, 1996 (19960625)
INVENTOR(s): KUBO SAKAE
APPLICANT(s): DAINIPPON PRINTING CO LTD [000289] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 06-308955 [JP 94308955]
FILED: December 13, 1994 (19941213)
INTL CLASS: [6] B42D-011/00; B42D-015/10
JAPIO CLASS: 30.1 (MISCELLANEOUS GOODS -- Office Supplies)

ABSTRACT

PURPOSE: To extract the features of an insurance policy and to make the confirmation of the contents prompt and easy by recording certification data which prove the contents of insurance and constituting the insurance policy by displaying the image of the object of insurance.

CONSTITUTION: Data 12 which prove the contents of insurance such as the name of the person insured, the kind of insurance, the period of insurance, the number of contract, and the date of contract are recorded in a life insurance policy 10, and an image display layer 13 is formed which displays an image--the photograph of the insured person's face. By displaying the image of the object of insurance in the insurance policy, the contents of insurance can be confirmed instantly. By displaying the image of the person insured in a health insurance policy and a life insurance policy, the health insurance policy and the life insurance policy can be confirmed instantly by the image of the person insured. Besides, certification data such as the type of a car, the number of a model, and the year of manufacture are recorded in a car indemnity insurance policy, and the image of a car can also displayed.

14/5/17 (Item 17 from file: 347)
DIALOG(R)File 347:JAPIO
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04557757

INSURATED COLD STORAGE FOR AUTOMOBILE

PUB. NO.: 06-229657 [JP 6229657 A]
PUBLISHED: August 19, 1994 (19940819)
INVENTOR(s): FUJISAWA KENICHI
APPLICANT(s): TOMOU EIICHI [000000] (An Individual), JP (Japan)
APPL. NO.: 05-017735 [JP 9317735]
FILED: February 04, 1993 (19930204)
INTL CLASS: [5] F25D-011/00; F25B-021/02; F25D-019/00
JAPIO CLASS: 24.2 (CHEMICAL ENGINEERING -- Heating & Cooling); 26.2 (TRANSPORTATION -- Motor Vehicles)
JOURNAL: Section: M, Section No. 1708, Vol. 18, No. 611, Pg. 36, November 21, 1994 (19941121)

ABSTRACT

PURPOSE: To enable drink containers in which drink is contained to be taken out in order cooled and also to enable the number of provided drink containers to be accurately managed.

CONSTITUTION: Four drink containers 40 can be housed in a container housing chamber 13 to be cooled through a process of absorbing heat of the inside by a thermoelement 30. When a new drink container 40 is put in from an inlet 11 of the container housing chamber 13, respective drink containers 40 in the container housing chamber 13 are pressed and moved to a discharging port 12, so that one drink container 40 is discharged from the discharging port 12 of the container housing chamber 13. Heat in the container housing chamber 13, and absorbed by the thermoelement 30 is discharged downward by an exhaust heat device 20.

14/5/18 (Item 18 from file: 347)
DIALOG(R)File 347:JAPIO
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04278564

WATERPROOF CONSTRUCTION OF DOOR FOR AUTOMOBILE

PUB. NO.: 05-270264 [JP 5270264 A]
PUBLISHED: October 19, 1993 (19931019)
INVENTOR(s): OTA YASUYOSHI
ICHIKAWA YOJI
AOKI YOSHIHITO
UNNO SATORU
APPLICANT(s): YAZAKI CORP [351584] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 04-280054 [JP 92280054]
FILED: October 19, 1992 (19921019)
INTL CLASS: [5] B60J-005/04; B60R-016/02
JAPIO CLASS: 26.2 (TRANSPORTATION -- Motor Vehicles)
JOURNAL: Section: M, Section No. 1546, Vol. 18, No. 41, Pg. 55,
January 21, 1994 (19940121)

ABSTRACT

PURPOSE: To facilitate an assembling work on the drawing out part of connectors of a door for an **automobile**, while **insuring** waterproofing on the part.

CONSTITUTION: Connector inserting holes 8, 8' are formed on a panel A(sub 2) of a door frame A and a waterproof sheet B to be piled on the panel A(sub 2), and waterproof packings 6, 16 are provided on respective opposite faces 5, 15 to the connector 2 of a device such as a power window motor D provided in the door frame A and the connector 10 on the door trim side, so as to surround the connectors 2, 10. When both connectors 2, 10 are connected together through the connector inserting holes 8, 8', the waterproof packings 6, 16 for both connectors 2, 10 brought in contact with the waterproof sheet B

14/5/19 (Item 19 from file: 347)
DIALOG(R)File 347:JAPIO
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03195823

CAR CAMBER STOP CONTROL DEVICE

PUB. NO.: 02-171323 [JP 2171323 A]
PUBLISHED: July 03, 1990 (19900703)
INVENTOR(s): OKADA YASUHARU
ITO KANJI
APPLICANT(s): MAZDA MOTOR CORP [000313] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 63-327161 [JP 88327161]
FILED: December 23, 1988 (19881223)
INTL CLASS: [5] B60J-007/12; B60J-007/20
JAPIO CLASS: 26.2 (TRANSPORTATION -- Motor Vehicles)
JAPIO KEYWORD: R131 (INFORMATION PROCESSING -- Microcomputers & Microprocessors)
JOURNAL: Section: M, Section No. 1026, Vol. 14, No. 432, Pg. 83, September 17, 1990 (19900917)

ABSTRACT

PURPOSE: To insure safety during travelling of a car by inhibiting movement of a hood member between a receiving position and a store position at the rear of a car body with a roof opening opened in response to the travelling state of the car detected by a travelling state detecting means.

CONSTITUTION: A hood member 3 is moved from a receiving position C where

the hood member is folded on a roof 4 with a roof opening 2 opened to a store position H at the rear of a car body 1 by a driving means 10. When a travelling state detecting means detects that movement of the hood member 3 between the receiving position C and the store position H is unsuitable during travelling of the car, a hood vertical movement inhibiting means (control unit) gives an operation inhibiting command to the driving means 10 to inhibit the movement of the hood member 3. Safety during travelling of the car is thus insured and damage to the hood member can be prevented.

14/5/20 (Item 20 from file: 347)

DIALOG(R)File 347:JAPIO

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01175443

GLOVE BOX IN DASHBOARD FOR CAR

PUB. NO.: 58-112843 [JP 58112843 A]
PUBLISHED: July 05, 1983 (19830705)
INVENTOR(s): INOUE YOSHIHISA
APPLICANT(s): SUZUKI MOTOR CO LTD [000208] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 56-215428 [JP 81215428]
FILED: December 25, 1981 (19811225)
INTL CLASS: [3] B60R-007/06
JAPIO CLASS: 26.2 (TRANSPORTATION -- Motor Vehicles); 46.1 (INSTRUMENTATION -- Measurement)
JOURNAL: Section: M, Section No. 245, Vol. 07, No. 217, Pg. 138, September 27, 1983 (19830927)

ABSTRACT

PURPOSE: To make effective use of a dead space by containing a bag body between the upper wall of a dashboard and a glove box.

CONSTITUTION: A part of a glove box 4 of a dashboard 1 corresponding to an upper wall 5 is cut off to give an opening 8, and in the front and the rear of the opening 8, catching pieces 9 are shaped. Meanwhile, a bag body 10 is prepared separately, and stop cloths 11 are sewed on the underface of the bag body 10 for attaching clip pieces 12. The bag body 10 is devised to contain an automobile inspection card, an insurance certificate, or the like, and inserted into a space 7 between an upper wall 6 of the dashboard 1 and a glove box 4 from the part of the opening 8 of the glove box 4, while clip pieces 12 are caught and fixed by the catching pieces 9 in the front and the rear.

14/5/21 (Item 21 from file: 347)

DIALOG(R)File 347:JAPIO

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00635937

COMMUNICATING METHOD BETWEEN CAR DRIVER AND ROAD CROSSING PEDESTRIAN AS WELL CAR DRIVER BEHIND

PUB. NO.: 55-123537 [JP 55123537 A]
PUBLISHED: September 24, 1980 (19800924)
INVENTOR(s): YOGO TOSHIHARU
APPLICANT(s): YOGO TOSHIHARU [000000] (An Individual), JP (Japan)
APPL. NO.: 55-025399 [JP 8025399]
FILED: February 29, 1980 (19800229)
INTL CLASS: [3] B60Q-001/50; B60Q-001/48
JAPIO CLASS: 26.2 (TRANSPORTATION -- Motor Vehicles); 44.9 (COMMUNICATION -- Other)
JOURNAL: Section: M, Section No. 45, Vol. 04, No. 176, Pg. 10, December 05, 1980 (19801205)

ABSTRACT

PURPOSE: To make sure communication between pedestrian who is intending to cross the road, car driver and driver of car behind and as well to prevent happening of accident accordingly, by providing pedestrian onward lamp at side and rear part of automobile.

CONSTITUTION: At the time pedestrian who intends to cross the road gives a sign of crossing, car driver stops car and light pedestrian onward lamp on. After confirming this, pedestrian starts crossing. At the same time, pedestrian onward lamp provided at rear part of car shows in a light, a figure of person in walking, and let know driver of car behind that there is road crossing pedestrian ahead. By making like this, communication between each pedestrian who intends to cross the road, car driver and driver of **car** behind is **insured** and accident is prevented.

| Set | Items | Description |
|-----|---------|--|
| S1 | 220927 | (SENSOR OR MONITOR? OR DRIVING(N) (DISTANCE OR MILEAGE OR S-TYPE OR PENALT?)) OR IVHS OR INTELLIGENT()VEHICLE? |
| S2 | 16779 | (AUTOMOBILE OR AUTOMOTIVE OR CAR OR CARS OR TRUCK? OR FLEET?) (3N) (INSUR? OR ASSURANCE OR COVERAGE?) |
| S3 | 4480 | (RATE? OR COST? OR PRICE? OR PREMIUM?) (S) S2 |
| S4 | 1747808 | DYNAMIC? OR CHANGE? OR VARIABLE OR REAL() TIME? OR INTERACTIVE? OR REALTIME |
| S5 | 1 | S3(S) S4(S) S1 |
| S6 | 173 | S3(S) S4 |
| S7 | 25 | S1(S) S2 |
| S8 | 68 | S3(3N) S4 |
| S9 | 2264 | (RATE? OR COST? OR PRICE? OR PREMIUM) (5N) S2 |
| S10 | 18 | S4(3N) S9 |
| S11 | 43 | S5 OR S7 OR S10 |
| S12 | 42 | RD (unique items) |
| S13 | 36 | S12 NOT PY>1996 |
| S14 | 25 | S13 NOT PD>960129 |

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File 475:Wall Street Journal Abs 1973-1998/Feb 09
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*Financial
Databases
927-*

14/3,K/1 (Item 1 from file: 268)
DIALOG(R)File 268:Banking Information Source
(c) 1998 UMI. All rts. reserv.

00231243

Insurance Sales Incentive and Sales Promotion Program

Stoffels, Lucille A.

School of Bank Marketing Papers , p47p

1982 DOCUMENT TYPE: Report LANGUAGE: English RECORD TYPE: Abstract

AVAILABILITY: Contact UMI for article reprint. Restrictions may apply.

...ABSTRACT: each point on a weekly basis. A brochure was developed as a cross-selling tool, along with lobby signs and referral cards. The program was **monitored** at weekly meetings where additional tips and training were shared, including guidelines to follow, how to ask for a referral, etc. The project was successful in meeting its primary objective of selling 100 **insurance** policies. **Automobile** and renters **insurance** policies accounted for the greatest number of sales, followed by home owners policies, commercial policies, life, boat and fire insurance policies. The 545 referrals exceeded...

14/3,K/2 (Item 1 from file: 727)
DIALOG(R)File 727:Canadian Newspapers
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04460584 (USE FORMAT 7 FOR FULLTEXT)

Change car insurance law and rates will drop: McLeod Pain and **suffering suits should be restricted**

Hamilton Spectator, Final ED, P B7

February 03, 1995

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

SECTION HEADING: Metro

Word Count: 237

Change car insurance law and rates will drop: McLeod...

14/3,K/3 (Item 2 from file: 727)
DIALOG(R)File 727:Canadian Newspapers
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04119815 (USE FORMAT 7 FOR FULLTEXT)

DUELLING VISIONS: Teamwork makes Canadian system practical, efficient

Diane Marleau, Special to the Herald

Calgary Herald, P A4

June 17, 1995

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

SECTION HEADING: Editorial

Word Count: 592

...not
have the elaborate and costly processes that private insurers need
to rate the risk of people or groups.

Think for a moment about private **car insurance** and the different premium structures for young, old, men, women, experienced and accident-prone drivers. You get the picture. We do not require the intensive control systems private insurers use to **monitor** premiums and payments. Simply put, we don't spend much on overhead.

We spend only 1.1 per cent of our gross domestic product on...

14/3,K/4 (Item 3 from file: 727)
DIALOG(R)File 727:Canadian Newspapers
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04071664 (USE FORMAT 7 FOR FULLTEXT)

ONTARIO: Minister moves to put brakes on increases for car insurance

Ottawa Citizen, Final ED, P A3

April 15, 1995

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

SECTION HEADING: News

Word Count: 222

...concerned and we have a
responsibility to protect Ontario's drivers.'

Both Liberal Leader Lyn McLeod and Conservative Leader Mike Harris
have promised to cut **car -insurance costs** by rolling back **changes**
Laughren's NDP party made to the province's no-fault insurance plan.

In his statement, Laughren rejected their proposals as simplistic.
While it is...

14/3,K/5 (Item 4 from file: 727)

DIALOG(R)File 727:Canadian Newspapers

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03281147 (USE FORMAT 7 FOR FULLTEXT)

ICBC not in driver's seat on car repairs

Vancouver Sun, Final ED, P A18

April 08, 1994

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

SECTION HEADING: Editorial

Word Count: 170

The majority of ICBC personnel want good quality, safety-orientated
repairs done to the **cars** they **insure** and many shops perform such
repairs. However, the shops that cut corners and disregard public
safety require someone to **monitor** their work and close them down if
they are unable or unwilling to change.

WILLIAM DOBSON

Vancouver

14/3,K/6 (Item 5 from file: 727)

DIALOG(R)File 727:Canadian Newspapers

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02983859 (USE FORMAT 7 FOR FULLTEXT)

Allan to pay for driving lessons to improve image: ICBC's chief is 'humble'

Holly Horwood

Vancouver Province, 1* ED, P A4

February 05, 1993

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 314

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...she'll pay for
driving lessons to improve her crumbling credibility.

She also says she's willing to pick up the extra \$660 on her **car**
insurance because of two at-fault accidents. And she's agreed to
have an electronic **monitoring** gadget installed on her BMW to record
her traffic manoeuvres.

14/3,K/7 (Item 6 from file: 727)

DIALOG(R)File 727:Canadian Newspapers

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02621363 (USE FORMAT 7 FOR FULLTEXT)

Car insurers **see** rate **hikes** **Tax**, law change **cited in higher motorist costs**

By James Daw TORONTO STAR

Toronto Star, Final ED, P C1

June 12, 1993

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

SECTION HEADING: Business Today

Word Count: 552

Car insurers **see** rate **hikes** **Tax**, law change **cited in higher motorist costs**

14/3,K/8 (Item 7 from file: 727)

DIALOG(R)File 727:Canadian Newspapers

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02612629 (USE FORMAT 7 FOR FULLTEXT)

Driver premiums could go up if auto bill passes, NDP admits

By William Walker Toronto Star

Toronto Star, Final ED, P A2

January 27, 1993

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

SECTION HEADING: News

Word Count: 353

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Drivers could face **premium** hikes under Ontario's proposed **automobile insurance changes**, the government concedes.

There's no way of guaranteeing absolutely there won't be a rate increase," Financial Institutions Minister Brian Charlton said after testifying...

14/3,K/9 (Item 8 from file: 727)

DIALOG(R)File 727:Canadian Newspapers

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02603145 (USE FORMAT 7 FOR FULLTEXT)

California track helps carmaker tune out faults

By Matt Nauman Special to The Star (Knight-Ridder)

Toronto Star, Final ED, P H19

March 13, 1993

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

SECTION HEADING: Wheels

Word Count: 733

...lab, cars pulled from the assembly line are checked to see if they have proper fluid levels and tire pressure.

NUMMI also has a quality **assurance** department that **monitors cars** each day to make sure that bodies are built right, that paint is applied properly and that other standards are met. (In a 1992 J...

14/3,K/10 (Item 9 from file: 727)

DIALOG(R)File 727:Canadian Newspapers

(c) 1998 Southam Inc. All rts. reserv.

01708680 (USE FORMAT 7 FOR FULLTEXT)

'Crazy experiment' Child school-bus monitors is a dangerous plan: doctor
MIKE KING

October 07, 1992

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

SECTION HEADING: News

Word Count: 286

...monitors is akin to "the blind leading the blind."

Giving that responsibility to young people "can be a nightmare ... mentally traumatizing," Pless said.

Using junior **monitors** was one recommendation made by an inter-department - education, transportation, public security, social services and **automobile -insurance** board - government committee.

Although the committee's report was released in early September, Bouliane had its chairman present it again yesterday as evidence in the...

14/3,K/11 (Item 10 from file: 727)

DIALOG(R) File 727:Canadian Newspapers

(c) 1998 Southam Inc. All rts. reserv.

00471724 (USE FORMAT 7 FOR FULLTEXT)

WELCOME SOCIALIST BOGEYMAN

David Pulver

Kingston Whig-Standard, Final ED

October 09, 1990

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

SECTION HEADING: Editorial

Word Count: 680

...in other NDP-run provinces.

Despite the government's intention to close corporate tax loopholes, levy a land speculation tax and nationalize, or rather "provincialize," **car insurance**, there's no sign yet of fear and panic on Bay Street -- except as seen by media south of the border. Under the headline, "Ontario's Socialist Leader Sets Businesses on Edge," The Christian Science **Monitor** quotes a Toronto banker, only mildly critical of the NDP's tax redistribution policy, who "asked not to be named because he does business with..."

14/3,K/12 (Item 11 from file: 727)

DIALOG(R) File 727:Canadian Newspapers

(c) 1998 Southam Inc. All rts. reserv.

00320141 (USE FORMAT 7 FOR FULLTEXT)

Insurers brace for rough weather

Financial Post, Daily ED, P 8

May 04, 1990

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

SECTION HEADING: News

Word Count: 544

...rate of growth in auto claims costs. Belton says if Ontario has set adequate rates for its proposed no-fault auto insurance plan, the overall **premium** level for **car insurance** should not **change** dramatically in the province, but the changes in the rating basis could cause big premium increases for certain drivers.

On the claims side, the insurers...

14/3,K/13 (Item 12 from file: 727)

DIALOG(R) File 727: Canadian Newspapers
(c) 1998 Southam Inc. All rts. reserv.

00201455 (USE FORMAT 7 FOR FULLTEXT)

Cost-of-living comparison favors Outaouais dwellers

Vanessa Lu

Ottawa Citizen, Final ED, P B11

September 11, 1990

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

SECTION HEADING: Business

Word Count: 488

...first baby, \$1,000 for the second and \$6,000 for the third and subsequent children.

The study estimated the amount of income available after **variable costs** such as mortgage payments, **car insurance**, income and sales tax are taken into account.

A married couple living in Quebec, with one income of \$40,000 and two young children, would...

14/3,K/14 (Item 1 from file: 18)

DIALOG(R) File 18: IAC F&S INDEX(R)

(c) 1998 Information Access Co. All rts. reserv.

02947937

State regulators rein in Fortune

Florida Times Union (Jacksonville, FL) August 21, 1990 p. C1

ISSN: 0740-2325 PROMT: YES

14/3,K/15 (Item 1 from file: 649)

DIALOG(R) File 649: IAC NEWSWIRE ASAP(TM)

(c) 1998 Information Access Co. All rts. reserv.

02111318 SUPPLIER NUMBER: 17730128 (USE FORMAT 7 or 9 FOR FULL TEXT)

LARGE MAJORITY FAVORS GOVERNMENT HELP FOR NATURAL DISASTER VICTIMS

PR Newswire, p1121NYTU026

Nov 21, 1995

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 870 LINE COUNT: 00125

... 10 percent of those without coverage rank it as too costly.

PAM 95 also gathered public opinion on other topics including: how consumers shop for **car** and home **insurance**; **insurance** fraud; drinking and driving; teenage and elderly driver safety; speeding; urban insurance subsidies; and, insurance regulation. Copies of Public Attitude **Monitor** 1995 are available for purchase (\$10) from the Insurance Research Council, 211 S. Wheaton Ave., Wheaton, Ill. 60187, 708-871-0255.

The Insurance Research Council...

14/3,K/16 (Item 2 from file: 649)

DIALOG(R) File 649: IAC NEWSWIRE ASAP(TM)

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01810459 SUPPLIER NUMBER: 12576580 (USE FORMAT 7 or 9 FOR FULL TEXT)

A.M. BEST TAKES RATING ACTIONS DUE TO HURRICANE LOSSES

PR Newswire, 0921A1631

Sept 21, 1992

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 675 LINE COUNT: 00067

... options to strengthen the company's financial position.

A spokesman for the New Jersey Department of Insurance said the department had not stepped up its **monitoring** of the MCA companies. Last

year, however, the department excused the companies from certain obligations under the New Jersey Fair **Automobile Insurance** Reform Act because of their financial condition.

-0- 9/21/92

/CONTACT: Christina Stein of A.M. Best Company, 908-439-2200, Ext. 5642/ CO...

14/3,K/17 (Item 3 from file: 649)
DIALOG(R) File 649:IAC NEWSWIRE ASAP(TM)
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01517539 SUPPLIER NUMBER: 08727560 (USE FORMAT 7 or 9 FOR FULL TEXT)
Progressive Corp. makes safety first criteria for choosing company fleet cars. (includes list of safety criteria)
PR Newswire, 0813CL007
August 13, 1990
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 685 LINE COUNT: 00076

... the safest car.

"We seek and welcome new data to help us make future selections of Progressive fleet vehicles," said Lewis. "We will continue to **monitor** new safety rating information as it becomes available to **insure** our **fleet cars** have excellent safety standards."

To qualify for consideration for Progressive's 1990 fleet, vehicles had to meet the following criteria:

1. Availability of driver side...

14/3,K/18 (Item 4 from file: 649)
DIALOG(R) File 649:IAC NEWSWIRE ASAP(TM)
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01516914 SUPPLIER NUMBER: 08720804 (USE FORMAT 7 or 9 FOR FULL TEXT)
Progressive makes safety first criteria for choosing company fleet cars.
PR Newswire, 0809CL008
August 9, 1990
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 686 LINE COUNT: 00076

... the safest car.

"We seek and welcome new data to help us make future selections of Progressive fleet vehicles," said Lewis. "We will continue to **monitor** new safety rating information as it becomes available to **insure** our **fleet cars** have excellent safety standards."

To qualify for consideration for Progressive's 1990 fleet, vehicles had to meet the following criteria:

1. Availability of driver side...

14/3,K/19 (Item 1 from file: 608)
DIALOG(R) File 608:KR/T Bus.News.
(c)1998 Knight-Ridder/Tribune Bus News. All rts. reserv.

00311393 Story Number: 19582 (USE FORMAT 7 OR 9 FOR FULLTEXT)
U.S. SKY-SPY SYSTEM HELPS BRAZIL BATTLE HIJACKERS
James Bruce
The Journal of Commerce
November 30, 1995 20:01 E.T.
DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English
WORD COUNT: 783

...TEXT: Armed Forces and employed by the Allies in the Persian Gulf War to monitor troop and vehicle movement lets Pamcary and client companies know where **insured trucks** are at all times.

The satellite-generated Global Positioning System, known as GPS, spots a vehicle within 30 meters (99 feet) and establishes two-way...

14/3,K/20 (Item 2 from file: 608)

DIALOG(R)File 608:KR/T Bus.News.

(c)1998 Knight-Ridder/Tribune Bus News. All rts. reserv.

00276789 Story Number: 21627 (USE FORMAT 7 OR 9 FOR FULLTEXT)

ADDED EXPENSES UNDO COST SAVINGS FOR VIRGINIA CAR INSURERS

David Ress

Richmond Times-Dispatch

May 15, 1995 19:59 E.T.

DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English

WORD COUNT: 454

...TEXT: other," Cramer said.

Robert Hare, Richmond branch manager for the Erie Insurance Group, thinks another reason for the drop in collision coverage costs is a **change** in the way **car** owners handle their **insurance** .

"I don't think the **cost** of parts or labor is coming down; but people have bigger deductibles," Hare said.

With more drivers agreeing to pay more money out of pocket...

14/3,K/21 (Item 3 from file: 608)

DIALOG(R)File 608:KR/T Bus.News.

(c)1998 Knight-Ridder/Tribune Bus News. All rts. reserv.

00196420 Story Number: 14054 (USE FORMAT 7 OR 9 FOR FULLTEXT)

INDIANA LEGISLATORS SUBMIT VARIETY OF BILLS FOR GOVERNOR'S SIGNATURE

Kevin Corcoran

The News-Sentinel

March 4, 1994 15:04 E.T.

DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English

WORD COUNT: 704

...TEXT: of plastic gas tanks, forgot to file for the 10-year abatement last year and lost it. The bill would restore nine years of benefits.

Automobile insurance - House Bill 1276 would require the Bureau of Motor Vehicles to begin checking with motorists who've been involved in traffic accidents or cited for...

...both. There are exceptions in the bill for drivers of rented or work vehicles. The bill increases fines for violations to help pay for increased **monitoring** .

Post-adoption visitation - House Bill 1347 would allow judges, at the time adoption decrees are entered, to grant post-adoption visitation privileges to birth parents...

14/3,K/22 (Item 4 from file: 608)

DIALOG(R)File 608:KR/T Bus.News.

(c)1998 Knight-Ridder/Tribune Bus News. All rts. reserv.

00137247 Story Number: 15220 (USE FORMAT 7 OR 9 FOR FULLTEXT)

CALIFORNIA VEHICLE ASSEMBLY PLANT GETS ON TRACK FOR QUALITY CONTROL, TESTING

Matt Nauman

San Jose Mercury News

February 25, 1993 20:05 E.T.

DOCUMENT TYPE: Newspaper RECORD TYPE: Fulltext LANGUAGE: English

WORD COUNT: 728

...TEXT: lab, cars pulled from the assembly line are checked to see if they have proper fluid levels and tire pressure. NUMMI also has a quality **assurance** department that **monitors cars** each day to make sure that bodies are built right, that paint is applied properly and that other standards are met. (In a 1992 J...

14/3,K/23 (Item 1 from file: 711)
DIALOG(R)File 711:Independent(London)
(c) 1998 Newspaper Publ. PLC. All rts. reserv.

08148166

Car policies that age well with age
Independent (IN) - Sunday, May 28, 1995
Edition: 3 Section: Sunday Business Page: 10
Word Count: 503

...out which company offers the cheapest premiums is to undertake extensive and continuous research, as Motor Advice does.

o Motorists who want advice on their **car insurance** may ring Motor Advice on 0897 664422. It is the only company that **monitors** not only the companies used by brokers, but also the direct writers that do not pay commission. In one call, drivers can find out how...

14/3,K/24 (Item 1 from file: 710)
DIALOG(R)File 710:Times/Sun.Times(London)
(c) 1998 Times Newspapers. All rts. reserv.

08112201

Need to control London's traffic; Letter
Times of London (TL) - Saturday, October 22, 1994
Section: Features
Word Count: 377

... Hamwee and Lord Clinton-Davis refer, claiming that the scheme costs industry "only" Pounds 400,000 a year, are also flawed: they exclude all the **costs** of extra **insurance**, **fleet changes** and vehicle modifications which the permit scheme requires. The Pounds 3 million cited by Government is much nearer the mark.

But it is not only...

14/3,K/25 (Item 2 from file: 710)
DIALOG(R)File 710:Times/Sun.Times(London)
(c) 1998 Times Newspapers. All rts. reserv.

05689088

COURT VICTORY FOR CALIFORNIA INSURERS
Times of London (TL) - Monday, May 7, 1990
By: From Philip Robinson, Los Angeles
Section: Business
Word Count: 211

Judge Vogel's ruling cuts across Proposition 103, a state law passed in November 1988 calling for lower **car insurance rates** and **change** in the way they are calculated. Mr Harvey Rosenfield, author of Proposition 103, described the ruling as "a travesty of justice."

Proposition 103 was designed...

uses a simulation model to estimate savings.

The theoretical model is based on the consumer of a risky product. Assuming the consumer can insure against all costs of a product failure, the model indicates the consumer will place a value on the safety device equal to or greater than the reduction in insurance cost. Previous studies had generally ignored insurance premium savings as a source of benefits for consumers of safety.

Automobile insurance is not a single product, so estimates **premium changes** for five different coverages--bodily injury, medical payments, comprehensive, collision, and property damage. The first two were of major interest since it is assumed that the major benefit of a passive restraint policy will be reduction of injuries and deaths and these two coverages will be impacted directly by reductions in these while the latter three will only be impacted indirectly.

Assuming that average loss cost is the product of average claim and frequency, a model of average claim was estimated for each of the coverages using cross-sectional insurance data from an unpublished source. A two-stage least squares model of bodily injury insurance and an ordinary least squares model of medical payments insurance is estimated incorporating deaths, injuries, and other explanatory variables in the model.

Given assumptions of usage and effectiveness for each policy, estimates of new levels of average claims were made using a simulation model. Frequency levels were estimated and average loss cost figures were calculated for each state and each coverage. Parameter estimates of an ordinary least squares regression of average loss cost on average premium were used to simulate new average premium estimates under each scenario and for a base case. Premium savings compared to the base case are shown.

12/5/6 (Item 5 from file: 35)

DIALOG(R)File 35:Dissertation Abstracts Online
(c) 1998 UMI. All rts. reserv.

01155232 ORDER NO: AAD91-12622

**MARKET ORGANIZATION, SEARCH, AND EFFICIENCY: ESSAYS IN APPLIED
MICROECONOMICS (AUTOMOBILE INSURANCE, TAXATION)**

Author: SMITH, ERIC FEODOR

Degree: PH.D.

Year: 1990

Corporate Source/Institution: UNIVERSITY OF PENNSYLVANIA (0175)

Supervisor: RANDALL WRIGHT

Source: VOLUME 51/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 4215. 125 PAGES

Descriptors: ECONOMICS, GENERAL; ECONOMICS, LABOR

Descriptor Codes: 0501; 0510

This dissertation contains three essays in microeconomics, focusing primarily but not exclusively on the labor market. Although seemingly very different, these essays all concern the efficiency of markets and the role taxation and government policy play in correcting these inefficiencies.

The first essay addresses the excessive and highly **variable cost** of **automobile insurance**. The thesis is that high **premiums** can be attributed to the large number of uninsured motorists, while simultaneously the number of uninsured motorists can be attributed to the high **premiums**. This circularity is made explicit in a simple non-cooperative equilibrium framework. The key assumption is limited liability which introduces a non-convexity for low income individuals. This potentially allows for equilibria with uninsured drivers, and high (yet actuarially fair) **premiums**. These equilibria are inefficient and dominated by full insurance. For certain parameterizations, both an optimal full insurance equilibrium and inferior high **price** equilibria with uninsured motorists exist, consistent with the observed variability in **premiums** across similar cities.

The second essay analyzes the effects of proportional wage and profit taxation in a search and bargaining model. While a profit tax increases employment, wage taxes decrease employment when the worker's untaxed unemployment benefits exceed his search costs. The net employment effect is

ambiguous and a combination of taxes raises revenue without distortions.

The bargaining nature of wages may cause a tax's incidence to exceed 100%. Wage taxes always reduce the workers' utility but if the worker's untaxed unemployment benefits exceed his search costs, the firms are better off. Profit taxation always reduces the firm's profits. With a fixed firm population, workers benefit from a profit tax; for an economy with free entry of firms, the profit tax lowers workers' utility.

The third essay again analyzes a search and bargaining economy but introduces strictly concave production. Because a firm and worker negotiate over the worker's marginal productivity, the firm's wage is a function of its labor force. Reacting to this wage, firms choose an excessively large and inefficient number of workers. Imposing a fixed exogenous wage, for example a minimum wage, eliminates this inefficiency.

12/5/7 (Item 6 from file: 35)

DIALOG(R)File 35:Dissertation Abstracts Online
(c) 1998 UMI. All rts. reserv.

01106409 ORDER NO: AAD90-15153

**ECONOMIC AND REGULATORY DETERMINANTS OF INSURERS ENTRY INTO
PROPERTY-LIABILITY INSURANCE INDUSTRY (PROPERTY-LIABILITY INSURANCE)**

Author: RABH, ADEL M.

Degree: PH.D.

Year: 1989

Corporate Source/Institution: UNIVERSITY OF PENNSYLVANIA (0175)

Supervisor: DAVID J. CUMMINS

Source: VOLUME 51/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 211. 169 PAGES

Descriptors: BUSINESS ADMINISTRATION, GENERAL

Descriptor Codes: 0310

This dissertation develops a **dynamic** limit-pricing model. The model test whether the observed differences in **rates** of entry into property-liability insurance markets, can be explained by the differences in profit levels of existing firms, the **rate** of growth, and barriers to entry, across states insurance markets of private passenger **automobile insurance**. Also investigates what accounts for differences in the entry **rate** by affiliated and unaffiliated firms.

12/5/8 (Item 7 from file: 35)

DIALOG(R)File 35:Dissertation Abstracts Online
(c) 1998 UMI. All rts. reserv.

1072914 ORDER NO: AAD13-36441

THE RELATIONSHIP BETWEEN AUTOMOBILE ACCIDENTS AND AGE, SEX, AND OCCUPATION

Author: KOPEC, RICHARD J.

Degree: M.S.

Year: 1989

Corporate Source/Institution: SOUTHERN CONNECTICUT STATE UNIVERSITY (0928)

Source: VOLUME 27/04 of MASTERS ABSTRACTS.

PAGE 510. 36 PAGES

Descriptors: STATISTICS

Descriptor Codes: 0463

Automobile Insurance can be a very expensive necessity. Insurance Companies assign **premiums** based on specific underwriting variables such as age and sex. This study examines the characteristics of age and sex two of the main factors which, in the past, have been said to yield accurate automobile accident risk evaluation. The results of this study indicate that these factors, when studied alone, are not related to significant differences in automobile accident involvement. A potential underwriting **variable**, job occupation, is introduced in this study. This **variable** alone is not found to be a good predictor of accident potential. But significant differences are found when studying the factors of age and job occupation together. Among these, the most significant findings were that

social workers, aged thirty-five or younger have almost thirteen times more automobile accidents than those in the same profession older than thirty-five.

12/5/9 (Item 8 from file: 35)

DIALOG(R) File 35:Dissertation Abstracts Online

(c) 1998 UMI. All rts. reserv.

1056273 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.

LIABILITY VERSUS NO FAULT AUTOMOBILE INSURANCE REGIMES: AN ANALYSIS OF THE EXPERIENCE IN QUEBEC

Author: DEVLIN, ROSE ANNE

Degree: PH.D.

Year: 1988

Corporate Source/Institution: UNIVERSITY OF TORONTO (CANADA) (0779)

SUPERVISOR: S. REA, JR.

Source: VOLUME 50/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 207.

Descriptors: ECONOMICS, GENERAL

Descriptor Codes: 0501

A crucial conclusion in the law and economics literature is that the tort system provides incentives for individuals to behave efficiently--the so-called "deterrent effect". Opponents of this view argue that liability insurance eliminates these incentive effects, thus emphasis should be placed on compensating victims of accidents regardless of fault. Hence, the deterrence versus compensation debate is centred on the ability of the tort system to deter accident-causing behaviour in the presence of insurance. This thesis examines empirically this debate using the experience of the province of Quebec.

In 1978 Quebec switched from a fault-based insurance system to a no-fault one for all bodily injuries resulting from automobile accidents. Two principal **changes** accompanied no-fault in Quebec: **automobile insurance premiums** for no-fault coverage switched from being dependent on driver's characteristics to a flat-rate **premium** structure; and, the minimum mandated insurance package switched from third-party liability coverage to first-party no-fault coverage. A model is developed which examines how these two **changes** affect the driving choices of representative high- and low-risk drivers.

Four main equations are estimated: the demand for driver's licenses, the demand for automobiles, the demand for kilometers driven, and the accident equation (three different accident equations are estimated--fatal accidents, bodily injury accidents, and property-damage-only accidents). The first three equations are designed to determine how driving activity decisions are affected by the **changes** in insurance prices and legal regime accompanying no-fault. The accident equation determines if care taken per unit of driving activity **changes** with no-fault.

Overall, the analysis found that the number of automobiles on the road declined, but total number of kilometers driven increased. Furthermore, more high-risk drivers and fewer low-risk drivers are on the road as a result of the **changes**. The care taken by drivers is shown to have decreased significantly after no-fault, resulting, for instance, in a 9.62% increase in fatal accidents.

The conclusion reached is that the liability system in the presence of liability insurance does indeed deter accidents.

12/5/10 (Item 9 from file: 35)

DIALOG(R) File 35:Dissertation Abstracts Online

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907220 ORDER NO: AAD86-03610

WORD-OF-MOUTH REPUTATIONS IN AUTO INSURANCE MARKETS (DIFFUSION)

Author: BERGER, LAWRENCE ALAN

Degree: PH.D.

Year: 1985

Corporate Source/Institution: UNIVERSITY OF PENNSYLVANIA (0175)

Source: VOLUME 46/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3799. 197 PAGES
Descriptors: ECONOMICS, GENERAL
Descriptor Codes: 0501

A model of the diffusion of **price** and quality information in **automobile insurance** markets is developed. The mode of transmission of information among consumers is the word-of-mouth process, defined as a network of informal conversations in which no participant has a commercial interest in the outcome. Word-of-mouth may be more broadly conceived as the naturally occurring exposure that products receive through usage.

Quality is stochastic, and reputations are private in this model. Consumers are assumed to have one period memories. If reputation is defined as the percentage of dissatisfied consumers of a given firm, then the best firms have the worst reputations in equilibrium. Since the better firms have larger market share in equilibrium, they have more satisfied consumers who attract away the dissatisfied consumers from the inferior firms at a rate which dominates the inferior firms' higher rate of creation of dissatisfied consumers.

The presence of a single high-quality firm exerts a strong influence on the entire market, no matter how large. Although an increase in mobility leads to an increase in the equilibrium market share of the firms with below average quality, **dynamic** analysis indicates that an increase in mobility results in the stronger short term influence of a high quality firm.

Unlike the iso-utility, or indifference curves of standard economic theory, in a model in which there are direct measures of the speed of transmission of price and quality information, the iso-demand structure is mediated by these parameters. Data are reviewed on the prices and quality levels of twenty auto insurance firms in New York State over the period 1977 to 1983, and the effective rates of transmission of price and quality of information are measured. An increase in the rate of transmission of price (quality) information leads to an increase in the elasticity of short-term demand with respect to price (quality). There is market power associated with high market share due to the fact that the consumers of such a firm receive less information about the price and quality levels of alternative firms.

12/5/11 (Item 1 from file: 103)

DIALOG(R)File 103:Energy SciTec

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03912069 EDB-95-155837

Title: Analysis of national pay-as-you-drive insurance systems and other variable driving charges

Author(s)/Editor(s): Wenzel, T.

Corporate Source: Lawrence Berkeley Lab., CA (United States) (Code: 9513034)

Sponsoring Organization: DOE USDOE, Washington, DC (United States)

Publication Date: Jul 1995 (64 p)

Report Number(s): LBL-37321

Order Number: DE96002253

Contract Number (DOE): AC03-76SF00098

Document Type: Report

Language: English

Journal Announcement: EDB9524

Availability: OSTI; NTIS; GPO Dep.

Distribution: (Report):1 (MF):4 MN-900

Subfile: EPA (Energy Abstracts for Policy Analysis); ERA (Energy Research Abstracts); ETD (Energy Technology Data Exchange); NTS (NTIS). IIA (DOE contractor)

US DOE Project/NonDOE Project: P

Country of Origin: United States

Country of Publication: United States

Abstract: Under Pay as You Drive insurance (PAYD), drivers would pay part of their **automobile insurance premium** as a per-gallon surcharge

every time they filled their gas tank. By transferring a portion of the **cost** of owning a vehicle from a fixed **cost** to a **variable cost**, PAYD would discourage driving. PAYD has been proposed recently in California as a means of reforming how auto insurance is provided. PAYD proponents claim that, by forcing drivers to purchase at least part of their insurance every time they refuel their car, PAYD would reduce or eliminate the need for uninsured motorist coverage. Some versions of PAYD proposed in California have been combined with a no-fault insurance system, with the intention of further reducing **premiums** for the average driver. Other states have proposed PAYD systems that would base insurance **premiums** on annual miles driven. In this report we discuss some of the qualitative issues surrounding adoption of PAYD and other policies that would convert other fixed **costs** of driving (vehicle registration, safety/emission control system inspection, and driver license renewal) to **variable costs**. We examine the effects of these policies on two sets of objectives: objectives related to auto insurance reform, and those related to reducing fuel consumption, CO[sub 2] emissions, and vehicle miles traveled. We pay particular attention to the first objective, insurance reform, since this has generated the most interest in PAYD to date, at least at the state level.

Major Descriptors: *AUTOMOBILES -- INSURANCE; *ENERGY CONSERVATION -- FEASIBILITY STUDIES; *FUEL CONSUMPTION -- FINANCIAL INCENTIVES; *FUEL CONSUMPTION -- TAXES

Descriptors: LEGAL ASPECTS; TAX LAWS

Broader Terms: ENERGY CONSUMPTION; LAWS; VEHICLES

Subject Categories: 320203* -- Energy Conservation, Consumption, & Utilization -- Transportation -- Land & Roadway
291000 -- Energy Planning & Policy -- Conservation
292000 -- Energy Planning & Policy -- Supply, Demand & Forecasting

12/5/12 (Item 2 from file: 103)

DIALOG(R) File 103:Energy SciTec

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01133920 ERA-08-012650; EDB-83-033927

Author(s): Sethna, B.N.

Title: Consumer acceptance of electric vehicles

Corporate Source: Clarkson Coll. of Tech., Potsdam, NY (USA)

Publication Date: 2 Sep 1982 p 88

Report Number(s): DOE/CS/50045-T1

Order Number: DE82021175

Contract Number (DOE): FG01-79CS50045

Note: Portions of document are illegible

Document Type: Report

Language: English

Journal Announcement: EPA8302

Availability: NTIS, PC A05/MF A01.

Subfile: EPA (Energy Abstracts for Policy Analysis); NTS (NTIS); ERA (Energy Research Abstracts).

Country of Origin: United States

Country of Publication: United States

Abstract: The main objective of this study was to determine guidelines for the enhancement of consumers' perceptions to electric vehicles (EV). The specific objectives were to: expose the population of Potsdam, New York to an electric car, and to demonstrate its functioning; determine the relative importance of the different attributes of the electric car from the viewpoint of the potential consumer; and determine **changes** in consumers' perceptions after exposure to the **car** (and accompanying media **coverage**), as compared with their perceptions before exposure. An electric vehicle was ordered from a Florida firm whose officers absconded taking the vehicle downpayment and not delivering the EV. Subsequently the chief investigator of this project drove a rented EV for 5 months with survey respondents as passengers. The conclusions and recommendations of the study were: exposure to the EV and advertising positively affect its public acceptance; the high **price** is the most negative feature; energy tax credits would promote EV sales; and the

most probable current use for EV's is in utility service fleets. (LCL);

Major Descriptors: *ELECTRIC-POWERED VEHICLES -- PUBLIC OPINION
Descriptors: ADVERTISING; COMMERCIALIZATION; COST; MARKET; PERFORMANCE
Broader Terms: VEHICLES
Subject Categories: 330300* -- Advanced Propulsion Systems --
Electric-Powered Systems
290500 -- Energy Planning & Policy -- Research, Development,
Demonstration, & Commercialization

12/5/13 (Item 3 from file: 103)

DIALOG(R)File 103:Energy SciTec

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00588857 ERA-05-012110; EDB-80-028380

Title: Technology assessment of changes in the future use and characteristics of the automobile transportation system. summary and findings

Corporate Source: Office of Technology Assessment (U.S. Congress),
Washington, DC

Publication Date: Feb 1979 p 48

Report Number(s): PB-293645

Document Type: Report

Language: English

Journal Announcement: EDB7908

Availability: NTIS, PC A03/MF A01.

Subfile: ERA (Energy Research Abstracts); NTS (NTIS).

Country of Origin: United States

Country of Publication: United States

Abstract: The assessment deals with **changes** in the future use and characteristics of the automobile transportation system that are expected in the near term (by 1985) and those that might evolve over a longer period (through 2000 and beyond). The scope of the assessment is broad and includes not only automobiles but also highways, fuel supply and distribution, **automotive** repair and service, **insurance**, traffic management, and law enforcement--in short, all of the industries and services that contribute to use of the automobile as a mode of personal transportation. The report analyzes the restraints of energy supply, environmental impacts, highway safety, and consumer **cost** on the further development of the automobile transportation system. It discusses Government initiatives that may be necessary to assure such further development. Detailed projections, policy analyses, and technological forecasts incorporated in this volume are published in Volume II--Technical Report.;

Major Descriptors: *AUTOMOBILES -- ENVIRONMENTAL IMPACTS; *AUTOMOBILES -- FUEL CONSUMPTION; *AUTOMOBILES -- INSURANCE; *AUTOMOBILES -- SAFETY ENGINEERING

Descriptors: AUTOMOTIVE FUELS; ENERGY CONSERVATION; FUEL SYSTEMS; MAINTENANCE; ROADS; TECHNOLOGY ASSESSMENT

Broader Terms: ENERGY CONSUMPTION; ENGINEERING; FUELS; VEHICLES

Subject Categories: 320203* -- Energy Conservation, Consumption, & Utilization -- Transportation -- Land & Roadway

12/5/14 (Item 4 from file: 103)

DIALOG(R)File 103:Energy SciTec

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00136701 ERA-01-019513; EPA-; EDB-76-074486

Author(s): Northrop, G.M.

Title: Societal consequences of Title II of Public Law 92-513: Motor Vehicle Information and Cost Savings Act. Final report, May 1974--Mar 1975

Corporate Source: Center for the Environment and Man, Inc., Hartford, Conn. (USA)

Publication Date: Jun 1975 p 190

Report Number(s): PB-244812; GEM-4164-524

Contract Number (DOE): DOT-HS-4-00887

Document Type: Report

Language: English

Journal Announcement: EDB7606

Availability: NTIS \$7.00.

Subfile: EPA (Energy Abstracts for Policy Analysis); ERA (Energy Research Abstracts); NTS (NTIS).

Country of Origin: United States

Country of Publication: United States

Abstract: Societal consequences of the availability, under Title II, Public Law 92-513, of information on crashworthiness, crash repair **cost**, routine maintenance and repair **cost**, and insurance **cost** are investigated. Surveys of small groups of private passenger car buyers and fleet buyers were conducted, and the results were analyzed. Three simple computer models were prepared: (1) an Accident Model to compare the number of occupants suffering fatal or serious injuries under assumed car-buying behavior with and without the availability of Title II information and **changes** made by car manufacturers that modify crashworthiness and car weight; (2) a New Car Sales Model to determine the impact of car-buying behavior on 22 societal elements involving consumer expenditures and employment, sales margin, and value added for dealers, car manufacturers, and industrial suppliers; and (3) a Car Operations Model to determine the impact of car-buying behavior on the total gasoline consumption **cost**, crash repair **cost**, routine maintenance, repair **cost**, and insurance **cost**. Projections of car-buying behavior over a 10-year period (1976-1985) were made and results presented in the form of 10-year average values of the percent difference between results under 'With Title II' and 'Without Title II' information.;

Major Descriptors: *AUTOMOBILES -- FUEL CONSUMPTION; *AUTOMOBILES -- REGULATIONS; *AUTOMOBILES -- SOCIO-ECONOMIC FACTORS

Descriptors: ACCIDENTS; ECONOMICS; FORECASTING; INSURANCE; LAWS; MAINTENANCE; MARKET; MATHEMATICAL MODELS; RELIABILITY

Broader Terms: ENERGY CONSUMPTION; VEHICLES

Subject Categories: 291000* -- Energy Planning & Policy -- Conservation

293000 -- Energy Planning & Policy -- Policy, Legislation, & Regulation

330100 -- Internal Combustion Engines

12/5/15 (Item 1 from file: 239)

DIALOG(R) File 239:MathSci(R)

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03029723 MR 88a#90214

Aspects of optimization in automobile insurance.

Contributions to operations research (Oberwolfach, 1984)

Morlock, M. (Institut fur Wirtschaftstheorie und Operations Research, Universitat Fridericiana (TH) Karlsruhe, 7500 Karlsruhe, Federal Republic of Germany)

Corporate Source Codes: D-KLRH-O

1985,

Springer, Berlin-New York,; 131--141,,

Series: Lecture Notes in Econom. and Math. Systems, 240,

Language: English

Document Type: Proceedings Paper

Journal Announcement: 1907

Subfile: MR (Mathematical Reviews) AMS

Abstract Length: MEDIUM (15 lines)

Summary: ``In most countries, experience rating is used in **automobile insurance**. On the basis of a simple model the resulting credibility **premiums** ---optimal in the sense of Bayesian estimators---are compared with the bonus-malus-classes of motor insurance in the Federal Republic of Germany of today. The critical point in this approach is the knowledge of the structure function; this is exemplified by the German **automobile insurance** industry and its actual problems. Results without using a structure function are presented. To derive an optimal bonus-system within the framework of the model a heuristic procedure is evaluated. The last

aspect of optimization deals with optimal bounds for the 'bonus-hunger' which can be computed by means of **dynamic** programming. For the special case of an exponential distribution for the amount of claims, the solution of this optimization is given by the solution of some Bernoulli differential equations.'

\{For the entire collection see MR 87j:90002.\}

Reviewer: Summary

Review Type: Abstract

Proceedings Reference: 87j#90002; 874 346

Descriptors: *90C40 -Economics, operations research, programming, games-Mathematical programming (For papers emphasizing calculus of variations or involving abstract spaces, see 49Dxx. For numerical methods, see 65K05)-Markov decision processes; Markov programming and Markov renewal programming

12/5/16 (Item 1 from file: 6)

DIALOG(R)File 6:NTIS

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390511 NTIS Accession Number: AD-778 005/9

General Review of the Seismic Hazard to Selected U.S. Navy Installations

(Final rept.)

Seed, J. Bolton ; Allen, C. R. ; Jennings, P. C. ; Wiegel, R. L.

California Inst of Tech Pasadena

Corp. Source Codes: 071550

1 Jan 74 45p

Journal Announcement: GRAI7413

Prepared in cooperation with California Univ., Berkeley. Dept. of Civil Engineering.

NTIS Prices: PC A03/MF A01

Contract No.: N00014-67-A-0094-0026; RR032-01; NR-081-280

The report summarizes the findings of the Natural Hazards Review Panel whose mission it was to investigate the nature and magnitude of the threats posed to Naval bases by earthquakes and earthquake-related natural hazards including tsunamis, seiches (and the accompanying flooding), landslides, mudflows and soil foundation failures which may result from earthquakes. In addition to citing specific problems for Naval bases in the San Francisco, San Diego and the Manila areas, the introduction to this report recommends conducting a rapid visual survey initially to pinpoint the nature of various danger areas. It then recommends the follow-on procedure leading to various strategic and engineering decisions which will provide the required degree of protection to insure Fleet Operational Readiness and to provide cost effectiveness in protecting the Navy against serious earthquake damage. (Modified author abstract)

Descriptors: *Naval shore facilities; *Earthquakes; Seismic waves; Soil dynamics; Site selection; California; Philippines; Faults(Geology)

Identifiers: NTISN

Section Headings: 8K (Earth Sciences and Oceanography--Seismology); 15E (Military Sciences--Logistics); 48F (Natural Resources and Earth Sciences--Geology and Geophysics); 74E (Military Sciences--Logistics, Military Facilities, and Supplies)

12/5/17 (Item 2 from file: 6)

DIALOG(R)File 6:NTIS

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209227 NTIS Accession Number: PB-197 363

Price Variability in the Automobile Insurance Market

(Research study)

Brainard, Calvin H. ; Carbine, Stephen A.

Federal Trade Commission, Washington, D.C. Div. of Industry Analysis.

Aug 70 276p

Journal Announcement: GRAI7107

Prepared in cooperation with Rhode Island Univ., Kingston. College of Business Administration. Paper copy available from Superintendent of Documents, GPO, Washington, D.C. 20402. \$2.00 as TD1.17:P93.

NTIS Prices: PC SOD MF A01

Contract No.: DOT-OS-A9-051

The report examines price variability for automobile insurance and attempts to explain the competitive forces which cause price differentials in automobile insurance. The study is confined almost exclusively to the standard voluntary market and concentrate primarily on bodily injury liability insurance. (Author)

Descriptors: *Insurance; *Prices ; *Motor vehicle accidents; Insurance ; Variable costs; Injuries; Marketing; Claims

Identifiers: *Automobile insurance; NTISOSDOT

Section Headings: 5C (Behavioral and Social Sciences--Economics); 13L (Mechanical, Industrial, Civil, and Marine Engineering--Safety Equipment); 65B (Economics, Business, and Commerce--Economics and Monetary Policy); 85E (Transportation--Pipeline Transportation)

12/5/18 (Item 3 from file: 6)

DIALOG(R) File 6:NTIS

Comp&distr 1997 NTIS, Intl Copyright All Rights Re. All rts. reserv.

178952 NTIS Accession Number: PB-191 809

Structural Trends and Conditions in the Automobile Insurance Industry

(Research study)

Federal Trade Commission, Washington, D.C. Div. of Industry Analysis.

Apr 70 117p

Journal Announcement: USGRDR7015

Paper copy available from Superintendent of Documents, GPO, Washington, D.C. 20402. \$0.55. Order as: TD1.17:ST8.

NTIS Prices: MF A01

Contract No.: DOT-OS-A9-051

The report analyzes the automobile insurance industry and the changes and growth which have occurred in the period 1955-68. It provides data on the forms of auto insurer organization, size and geographic distribution of auto insurers, concentration in national and state markets and growth rates. (Author)

Descriptors: *Motor vehicle accidents; Damage ; *Organizations; *Economics ; Industries; Growth; Distribution; Statistical data

Identifiers: *Automobile insurance; *Automobile insurance organizations

Section Headings: 5C (Behavioral and Social Sciences--Economics); 13L (Mechanical, Industrial, Civil, and Marine Engineering--Safety Equipment); 65B (Economics, Business, and Commerce--Economics and Monetary Policy); 85E (Transportation--Pipeline Transportation)

12/5/19 (Item 1 from file: 144)

DIALOG(R) File 144:Pascal

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12079512 PASCAL No.: 95-0281713

Anwendungen der Tracertechnik im Automobil

(The application of tracer gas techniques in automobiles)

RAATSCHEN W; KLING J

Normannenweg 142, 88090 Immenstaad, Federal Republic of Germany;

Schedlerstrasse 16, 88677 Markdorf, Federal Republic of Germany

Journal: ATZ. Automobiltechnische Zeitschrift, 1995, 97 (4) 230-235

ISSN: 0001-2785 CODEN: AUTZA6 Availability: INIST-326;

354000056446540040

No. of Refs.: 2 ref.

Document Type: P (Serial) ; A (Analytic)

Country of Publication: Federal Republic of Germany

Language: German Summary Language: English

The paper outlines simple but very impressive ways how to use tracer gas techniques during design, development and quality assurance of automobile ventilating systems. The tracer method introduced here works with tracer concentrations between 5 ppt (10 SUP - SUP 1 SUP 2) up to 300 ppb (10 SUP - SUP 9). The preferable tracer used is sulfurhexafluoride, SF SUB 6 . Tracer concentration analysis is done by gas chromatography with electron capture detector (Fig. 2). These low concentratons allow air

sampling by using simple 60cc syringes with later analysis in a laboratory. The first test described is the determination of the automobile envelope leakage, measured in a moving car. An injection syringe filled with air and 0,5 ml SF SUB 6 is injected into the interior of a car. After permitting the tracer gas to mix, 5 air samples are taken every 2 minutes. The evaluation of the tracer decay yields the air **change rate** (Fig. 3) under real conditions, i.e. the pressure distribution around the envelope, and the infiltrated air volume. The leakage **rate** of a car is a measure for how fast an ambient contaminant enters the interior of an automobile (Fig. 4). Furthermore, it is outlined how the effective volume of an automobile cabin can be derived from tracer decay data. The second example for the application of tracer gas techniques in automobiles is demonstrated by measuring the volume flow **rate** of the ventilating system. Here diluted SF SUB 6 is continuously injected upstream of the fan (Fig. 5). Taking some syringe samples at the supply air grilles under steady state conditions (Tab. 1) it is straight forward to derive the flow **rate** with high accuracy and very little test preparation time. The flow **rate** test as well as the leakage test is done in less than 15 minutes. The third test was to determine the exposure of passengers in an automobile, when the driver is smoking. Constant injection of diluted SF SUB 6 is used to model the release of tobacco smoke. In the breath

English Descriptors: Tracer technique; Air quality; Trace analysis;
Ventilation; Motor car

French Descriptors: Technique traceur; Qualite air; Analyse trace;
Ventilation; Automobile

Classification Codes: 001C04A

12/5/20 (Item 1 from file: 434)

DIALOG(R) File 434:Scisearch(R) Cited Ref Sci
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12750618 Genuine Article#: ML937 Number of References: 7

Title: EFFECTS OF DOLPHIN GROUP TYPE, PERCENT COVERAGE, AND FLEET SIZE ON ESTIMATES OF ANNUAL DOLPHIN MORTALITY DERIVED FROM 1987 UNITED-STATES TUNA-VESSEL OBSERVER DATA

Author(s): EDWARDS EF; PERRIN C

Corporate Source: NOAA,NATL MARINE FISHERIES SERV,SW FISHERIES SCI CTR,POB 271/LA JOLLA//CA/92038

Journal: FISHERY BULLETIN, 1993, V91, N4 (NOV), P628-640

ISSN: 0090-0656

Language: ENGLISH Document Type: ARTICLE

Geographic Location: USA

Subfile: SciSearch; CC AGRI--Current Contents, Agriculture, Biology & Environmental Sciences

Journal Subject Category: FISHERIES

Abstract: Amendments enacted in 1988 to the U.S. Marine Mammal Protection Act of 1972, coupled with **changes** during the 1980's in the composition of the international purse-seine fleet fishing 'on dolphin' for yellowfin tuna in the eastern tropical Pacific (ETP), motivated a simulation experiment to assess the effects of **fleet** size and observer **coverage** level on estimates of cumulative annual mortality for dolphin stocks, where data quality differed greatly between stocks. Results from this simulation study provided a basis for subsequent U.S. legislation regarding criteria for comparing dolphin mortality **rates** of U.S. vs. non-U.S. fleets fishing in the ETP, pursuant to regulations governing import of tuna from this area.

Accuracy and precision of mortality estimates were influenced very strongly by data quality (dolphin group type) and moderately strongly by fleet size and level of observer coverage. Because neither fleet size nor dolphin group type can be controlled by a sampling program, desired levels of accuracy and precision in estimates of dolphin mortality can be achieved only by manipulating the level of observer

coverage. The unexpectedly strong effect of dolphin group type implies that to protect all groups equally, observer levels should be chosen to accommodate the dolphin group type exhibiting the poorest-quality data.
Research Fronts: 91-3792 001 (FINITE POPULATION MEAN; NONLINEAR FILTERING; STRATEGIC FRAMEWORKS FOR A SAMPLE SURVEY DESIGN PACKAGE)
Cited References:

IMSL INT MATH STATIS, 1987, P751
INTERAM TROPICAL TUN, 1980
COCHRAN WG, 1977, SAMPLING TECHNIQUES
DEMASTER DP, 1992, WILDLIFE 2001 POPULA
HALL M, 1986, V36, P375, REP INT WHAL COMM
LO NCH, 1982, V80, P396, FISH B
SAKAGAWA GT, 1991, V11, P241, N AM J FISH MNGMNT

12/5/21 (Item 2 from file: 434)
DIALOG(R) File 434:Scisearch(R) Cited Ref Sci
(c) 1998 Inst for Sci Info. All rts. reserv.

11472631 Genuine Article#: HK383 Number of References: 0
(NO REFS KEYED)

Title: RELIABILITY GROWTH TEST MANAGEMENT IN A PRODUCT ASSURANCE
ENVIRONMENT WITHIN THE AUTOMOTIVE COMPONENT INDUSTRY

Author(s): BIEDA J

Corporate Source: GMC, AC ROCHESTER, PROD RELIABIL, 1300 N DORT
HIGHWAY/FLINT//MI/48556

Journal: PROCEEDINGS ANNUAL RELIABILITY AND MAINTAINABILITY SYMPOSIUM, 1991
, NSYM (JAN 29), P317-321

Language: ENGLISH Document Type: ARTICLE

Geographic Location: USA

Subfile: SciSearch; CC ENGI--Current Contents, Engineering, Technology &
Applied Sciences

Journal Subject Category: ENGINEERING

Abstract: Reliability growth test management is a viable method for identifying failure modes, incorporating design **changes** and **monitoring** reliability progress on an on-going basis during the early stages of a product development program. Implementation of this kind of testing will provide very useful information on concept selection, product/process reliability, and cost effectiveness without too much time, money and engineering effort being spent on the development of failure suspect parts. Recent experience with the testing of automotive components has led to a practical method for efficiently organizing, initiating, and **monitoring** a reliability growth test process under a competitive automobile environment.

Specifically, analysis techniques presented address product/process design concerns and validation testing issues by providing 1) up-to-date reliability growth progress, 2) practice tests leading up to validation, and 3) confidence limits with test time. Performing such activities as identifying operating environments, developing growth test curves from the results, examining the results for various relationships between design iterations, and linking the information with other product assurance analyses help to properly evaluate a product's conformance to customer requirements.

The integration of reliability growth test techniques was applied to evaluate the reliability of an electromechanical device. During the course of the project, a reliability growth test was developed, executed and analyzed. Other product assurance analyses were performed up-front in the development process to help identify design/process concerns. The complete process of evaluating a product design including reliability growth test management is a part of the product assurance function that plays an important role in product/process reliability improvement.

Descriptors--Author Keywords: RELIABILITY GROWTH TEST MANAGEMENT ;
CORRECTIVE ACTION ; FAILURE MODE DISTRIBUTION ; WEIBULL ANALYSIS ;
INSTANTANEOUS FAILURE RATE ; DUANE GROWTH MODEL ; CONFIDENCE INTERVAL ;
VALIDATION

| Set | Items | Description |
|-----|--------|---|
| S1 | 93780 | (SENSOR OR MONITOR? OR DRIVING(N) (DISTANCE OR MILEAGE OR S-TYPE OR PENALT?)) OR IVHS OR INTELLIGENT()VEHICLE? |
| S2 | 35 | (AUTOMOBILE OR AUTOMOTIVE OR CAR OR CARS OR TRUCK? OR FLEET?) (3N) (INSUR? OR ASSURANCE OR COVERAGE?) |
| S3 | 10 | (RATE? OR COST? OR PRICE? OR PREMIUM?) (S)S2 |
| S4 | 453068 | DYNAMIC? OR CHANGE? OR VARIABLE OR REAL()TIME? OR INTERACTIVE? OR REALTIME |
| S5 | 11 | S1 AND S2 |
| S6 | 31 | S2 AND S4 |
| S7 | 33 | S3 OR S5 OR S6 |
| S8 | 31 | S7 NOT AD>960129 |
| S9 | 5 | PN=AU 8940677 + PN=AU 9056696 + PN=AU 9058561 + PN=AU 9220-072 + PN=AU 9349737 + PN=AU 9480745 + PN=CN 1074663 + PN=CN 1-100217 + PN=DE 3263809 + PN=DK 8204704 + PN=EP 431004 + PN=EP 479809 + PN=EP 59116 + PN=EP 715741 + PN=EP 784838 |
| S10 | 0 | PN=FI 8203599 + PN=FR 2500390 + PN=FR 2637705 + PN=FR 2652-660 + PN=GB 2234097 + PN=GB 2264797 + PN=GB 2304445 + PN=JP 2-052872 + PN=JP 2171323 + PN=JP 3277958 + PN=JP 5270264 + PN=JP 5298329 + PN=JP 5500247 + PN=JP 55123537 |
| S11 | 0 | PN=JP 58112843 + PN=JP 6229657 + PN=JP 7065080 + PN=JP 723-9885 + PN=JP 8164687 + PN=JP 8254204 + PN=JP 9202232 + PN=NO -8203476 + PN=NO 8803807 + PN=SU 572399 + PN=US 4285626 + PN=US 4507872 + PN=US 4971385 + PN=US 4998753 |
| S12 | 6 | PN=US 5109956 + PN=US 5120271 + PN=US 5279392 + PN=US 5325-291 + PN=US 5381155 + PN=US 5566980 + PN=WO 8202943 + PN=WO 9-002388 + PN=WO 9014991 + PN=WO 9100576 + PN=WO 9323260 + PN=WO 9506915 + PN=WO 9611458 + PN=WO 9727561 |
| S13 | 7 | S9:S12 |
| S14 | 31 | S8 NOT S13 |

?show files

File 348:EUROPEAN PATENTS 1978-1998/Feb W5

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*European
Patent
Database*

14/5/1

DIALOG(R)File 348:EUROPEAN PATENTS

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00856673

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Automatic rearview mirror and vehicle interior monitoring system using a photosensor array

Automatisches Rückspiegel-und Innenraum-Überwachungssystem eines Fahrzeuges unter Verwendung einer Fotosensormatrix

Systeme de retroviseur automatique et systeme de controle de l'interieur d'un vehicule a l'aide d'un reseau de photodetecteurs

PATENT ASSIGNEE:

DONNELLY CORPORATION, (686950), 414 East Fortieth Street, Holland Michigan 49423, (US), (applicant designated states: DE;FR;GB;IT;SE)

INVENTOR:

Schofield, Kenneth, 4793 Crestridge Court, Holland Michigan 49423, (US)
Larson, Mark, 13873 Oakwood Circle, Grand Haven Michigan 49417, (US)

LEGAL REPRESENTATIVE:

Schmidt-Evers, Jurgen, Dipl.-Ing. et al (10439), Patentanwälte Mitscherlich & Partner, Sonnenstrasse 33, 80331 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 788947 A1 970813 (Basic)

APPLICATION (CC, No, Date): EP 97105447 940225;

PRIORITY (CC, No, Date): US 23918 930226

DESIGNATED STATES: DE; FR; GB; IT; SE

INTERNATIONAL PATENT CLASS: B60R-025/00;

ABSTRACT EP 788947 A1

A compartment image data storage system for an automotive vehicle.

Photosensor array means (32) are provided for sensing light levels in at least a portion of a vehicle compartment and generating photosensor array signals. Furthermore, determining means (46) coupled to the photosensor array means (32) are provided for receiving the photosensor array signals and determining a set of values indicative of at least a portion of the photosensor array signals. Memory means (57) coupled to the determining means (46) receive and store the values indicative of the photosensor array signals.

ABSTRACT WORD COUNT: 91

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 970813 A1 Published application (A1with Search Report ;A2without Search Report)

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|----------------|----------|--------|------------|
|----------------|----------|--------|------------|

| | | | |
|----------|-----------|--------|-----|
| CLAIMS A | (English) | 9708W2 | 705 |
|----------|-----------|--------|-----|

| | | | |
|--------|-----------|--------|-------|
| SPEC A | (English) | 9708W2 | 23114 |
|--------|-----------|--------|-------|

| | |
|-------------------------------|-------|
| Total word count - document A | 23819 |
|-------------------------------|-------|

| | |
|-------------------------------|---|
| Total word count - document B | 0 |
|-------------------------------|---|

| | |
|------------------------------------|-------|
| Total word count - documents A + B | 23819 |
|------------------------------------|-------|

14/5/2

DIALOG(R)File 348:EUROPEAN PATENTS

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00744000

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Smart card techniques for motor vehicle record administration

Chipkartentechniken zur Verwaltung von Kraftfahrzeugdaten

Techniques a carte a puce pour l'administration des donnees de vehicule automobile

PATENT ASSIGNEE:

AT&T Corp., (589370), 32 Avenue of the Americas, New York, NY 10013-2412, (US), (applicant designated states: DE;FR;GB;IT)

INVENTOR:

Eisenmann, Jeffrey Jon, 75 Whitefield Avenue, Apt. 401, Ocean Grove, New Jersey 07756, (US)

LEGAL REPRESENTATIVE:

Johnston, Kenneth Graham et al (32381), AT&T (UK) Ltd. 5 Mornington Road,
Woodford Green Essex, IG8 OTU, (GB)

PATENT (CC, No, Kind, Date): EP 702336 A2 960320 (Basic)
EP 702336 A3 960529

APPLICATION (CC, No, Date): EP 95306228 950906;

PRIORITY (CC, No, Date): US 304998 940913

DESIGNATED STATES: DE; FR; GB; IT

INTERNATIONAL PATENT CLASS: G07C-005/08; G07B-015/00; G07F-007/08;

ABSTRACT EP 702336 A2

Smart card techniques are disclosed for integrating and administering records related to the ownership and/or operation of motor vehicles. A smart identification card stores and administers a plurality of motor vehicle records corresponding to a single motorist. These motor vehicle records include items selected from the group of motor vehicle registration information, drivers license information, vehicle code violations, **automobile insurance** information, parking garage entry times, parking garage account balance, highway toll account balance, motor club information, and environmental inspection information. Each smart identification card is equipped to interact with any of a plurality of computer databases through the utilization of a conventional communications link in conjunction with a smart card scanner. Each of the computer databases administers motor vehicle records.

ABSTRACT WORD COUNT: 138

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 960320 A2 Published application (A1with Search Report
;A2without Search Report)

Change : 960522 A2 Obligatory supplementary classification (**change**)

Search Report: 960529 A3 Separate publication of the European or
International search report

Examination: 970115 A2 Date of filing of request for examination:
961113

Examination: 971001 A2 Date of despatch of first examination report:
970818

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPAB96 | 350 |
| SPEC A | (English) | EPAB96 | 14267 |
| Total word count - document A | | | 14617 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 14617 |

14/5/3

DIALOG(R)File 348:EUROPEAN PATENTS

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00650609

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

**AUTOMATIC REARVIEW MIRROR AND VEHICLE INTERIOR MONITORING SYSTEM USING A
PHOTOSENSOR ARRAY**

**AUTOMATISCHES RUCKSPIEGEL- UND INNENRAUMUBERWACHUNGSSYSTEM EINES FAHRZEUGES
UNTER VERWENDUNG EINER FOTOSENSORMATRIX**

**SYSTEME DE RETROVISEURS AUTOMATIQUES ET SYSTEME DE CONTROLE DE L'INTERIEUR
D'UN VEHICULE A L'AIDE D'UN RESEAU DE PHOTODETECTEURS**

PATENT ASSIGNEE:

DONNELLY CORPORATION, (686950), 414 East Fortieth Street, Holland
Michigan 49423, (US), (applicant designated states: DE;FR;GB;IT;SE)

INVENTOR:

SCHOFIELD, Kenneth, 4793 Crestridge Court, Holland, MI 49423, (US)

LARSON, Mark, 13873 Oakwood Circle, Grand Haven, MI 49417, (US)

LEGAL REPRESENTATIVE:

Schmidt-Evers, Jurgен, Dipl.-Ing. et al (10439), Patentanwälte

Mitscherlich & Partner, Sonnenstrasse 33, 80331 Munchen, (DE)
 PATENT (CC, No, Kind, Date): EP 683738 A1 951129 (Basic)
 EP 683738 B1 971022
 WO 9419212 940901
 APPLICATION (CC, No, Date): EP 94909769 940225; WO 94US1954 940225
 PRIORITY (CC, No, Date): US 23918 930226
 DESIGNATED STATES: DE; FR; GB; IT; SE
 INTERNATIONAL PATENT CLASS: B60R-001/08;
 LEGAL STATUS (Type, Pub Date, Kind, Text):
 Application: 941130 A International application (Art. 158(1))
 Application: 951129 A1 Published application (A1with Search Report
 ;A2without Search Report)
 Examination: 951129 A1 Date of filing of request for examination:
 950925
 Examination: 960313 A1 Date of despatch of first examination report:
 960125
 Change : 971015 A1 Miscellaneous (change)
 Grant: 971022 B1 Granted patent
 LANGUAGE (Publication,Procedural,Application): English; English; English
 FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS B | (English) | 9710W3 | 6285 |
| CLAIMS B | (German) | 9710W3 | 5120 |
| CLAIMS B | (French) | 9710W3 | 7626 |
| SPEC B | (English) | 9710W3 | 21708 |
| Total word count - document A | | | 0 |
| Total word count - document B | | | 40739 |
| Total word count - documents A + B | | | 40739 |

14/5/4

DIALOG(R)File 348:EUROPEAN PATENTS
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00617672

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CREDIT/SERVICE CARD WITH EXPANDED SURFACE AREA

KREDITKARTE / SERVICEKARTE MIT VERGROSSERTER OBERFLACHE

CARTE DE CREDIT/SERVICES A SURFACE AGRANDIE

PATENT ASSIGNEE:

GUNN, Robert T., (1762960), 360 East 65th Street, New York, NY 10021,
 (US), (applicant designated states:

AT;BE;CH;DE;DK;ES;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

GUNN, Robert T., 360 East 65th Street, New York, NY 10021, (US)

LEGAL REPRESENTATIVE:

Allam, Peter Clerk (27601), LLOYD WISE, TREGEAR & CO., Commonwealth
 House, 1-19 New Oxford Street, London WC1A 1LW, (GB)

PATENT (CC, No, Kind, Date): EP 653986 A1 950524 (Basic)

EP 653986 A1 950823

EP 653986 B1 971105

WO 9403335 940217

APPLICATION (CC, No, Date): EP 93918616 930729; WO 93US7301 930729

PRIORITY (CC, No, Date): US 922145 920730

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;
 NL; PT; SE

INTERNATIONAL PATENT CLASS: B42D-015/00; B42D-015/10;

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 940525 A International application (Art. 158(1))

Application: 950524 A1 Published application (A1with Search Report
 ;A2without Search Report)

Examination: 950524 A1 Date of filing of request for examination:
 950130

Change : 950816 A1 Obligatory supplementary classification (
 change)

Search Report: 950823 A1 Drawing up of a supplementary European search
 report: 950710

Examination: 960814 A1 Date of despatch of first examination report:

960701

Grant: 971105 B1 Granted patent
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language Update Word Count
CLAIMS B (English) 9710W5 224
CLAIMS B (German) 9710W5 237
CLAIMS B (French) 9710W5 286
SPEC B (English) 9710W5 3205
Total word count - document A 0
Total word count - document B 3952
Total word count - documents A + B 3952

14/5/5

DIALOG(R)File 348:EUROPEAN PATENTS
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00571460

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Monorail transport system.

Einschienebahntransportsystem.

Systeme de transport a monorail.

PATENT ASSIGNEE:

INTAMIN AG, (1070661), Verenastrasse 37, CH-8832 Wollerau, (CH),
(applicant designated states: AT;DE;FR;GB)

INVENTOR:

Spieldiener, Robert, P O Box 356, Im Muhleholz 14, FL-9490 Vaduz, (LI)
Spieldiener, Reinhold, Aussichtsstrasse 23, CH-8704 Herrliberg, (CH)
Saiko, Alfons, Speerstrasse 26A, CH-8942 Oberrieden, (CH)

LEGAL REPRESENTATIVE:

Linn, Samuel Jonathan et al (73272), MEWBURN ELLIS York House 23 Kingsway
, London WC2B 6HP, (GB)

PATENT (CC, No, Kind, Date): EP 561515 A1 930922 (Basic)

APPLICATION (CC, No, Date): EP 93301364 930224;

PRIORITY (CC, No, Date): US 840123 920224

DESIGNATED STATES: AT; DE; FR; GB

INTERNATIONAL PATENT CLASS: E01B-025/12;

CITED PATENTS (EP A): DE 1044132 B; US 3118392 A; DE 2426624 A; US 5016542
A

ABSTRACT EP 561515 A1

A plurality of independent cars (12) circulate a main route (58) with
shunting of select cars to passenger loading stations (180) without
substantial interference of the continuous circulation of the remaining
cars on a circuitous main route, wherein the shunting is accomplished by
a high-speed switching mechanism (54, 66) having multiple segmented
articulated rails (55, 105, 112) having one segment that is pivotally
anchored for pivoting the rail. (see image in original document)

ABSTRACT WORD COUNT: 75

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 930922 A1 Published application (A1with Search Report
;A2without Search Report)

Examination: 930922 A1 Date of filing of request for examination:
930622

Change : 940525 A1 Representative (**change**)

Examination: 950614 A1 Date of despatch of first examination report:
950503

Withdrawal: 960306 A1 Date on which the European patent application
was deemed to be withdrawn: 950914

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text Language Update Word Count
CLAIMS A (English) EPABF1 933
SPEC A (English) EPABF1 2741
Total word count - document A 3674
Total word count - document B 0

14/5/6

DIALOG(R) File 348:EUROPEAN PATENTS

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00564672

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Method of forming coating films.

Verfahren zur Herstellung eines Beschichtungsfilms.

Procede pour former des films de revetement.

PATENT ASSIGNEE:

KANSAI PAINT CO. LTD., (305211), 33-1, Kanzaki-cho, Amagasaki-shi
Hyogo-ken, (JP), (applicant designated states: DE;GB)

INVENTOR:

Ozaki, Tohru, 25, Azahara, Oaza Azabu, Miyoshicho, Nishikamo-gun,
Aichi-ken, (JP)

Kasari, Akira, 3269-46, Okazaki, Hiratsuka-shi, Kanagawa-ken, (JP)

Nakamura, Shigeru, 4-176, Idacho, Owariasahi-shi, Aichi-ken, (JP)

LEGAL REPRESENTATIVE:

Weinhold, Peter, Dr. et al (12857), Patentanwalte Dipl.-Ing. G.

Dannenbergl Dr. P. Weinhold Dr. D. Gudcl Dipl.-Ing. S. Schubert Dr. P.

Barz Siegfriedstrasse 8, D-80803 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 562531 A1 930929 (Basic)

APPLICATION (CC, No, Date): EP 93104704 930322;

PRIORITY (CC, No, Date): JP 92101695 920327; JP 92112257 920403

DESIGNATED STATES: DE; GB

INTERNATIONAL PATENT CLASS: C09D-201/06; C09D-005/38; B05D-001/36;

B05D-005/06; B05D-007/00;

CITED PATENTS (EP A): EP 512562 A; EP 513814 A; EP 435356 A; EP 388858 A

CITED REFERENCES (EP A):

DATABASE WPIL Week 9013, 23 May 1990 Derwent Publications Ltd., London,
GB; AN 90-095412;

ABSTRACT EP 562531 A1

The invention provides a method of forming a coating film by forming in sequence a pigmented base coat and a clear top coat on a substrate followed by finishing by the two-coat one-bake technique, the method being characterized by using, as a coating composition for pigmented base coat formation, a composition comprising, as essential components thereof,

(1) an OH-containing resin,

(2) an amino resin,

(3) a polyorganosiloxane which has, on an average, at least two groups, per molecule, each selected from the class consisting of a silanol group and an alkoxysilane group and has a number average molecular weight of at least 1,000,

(4) a metal chelate compound

(5) a flaky metal powder and/or a mica powder,

and

(6) an organic solvent, and using, as a coating composition for clear top coat formation, a composition comprising, as essential components thereof,

(1) an OH- and epoxy-containing base resin which further contains at least one group selected from the group consisting of a silanol group and a hydrolyzable group bound directly to a silicon atom,

(2) a curing catalyst, and

(3) an organic solvent.

ABSTRACT WORD COUNT: 189

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 930929 A1 Published application (A1with Search Report
;A2without Search Report)

Examination: 930929 A1 Date of filing of request for examination:
930322

Examination: 950726 A1 Date of despatch of first examination report:
950609

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 486 |
| SPEC A | (English) | EPABF1 | 7952 |
| Total word count - document A | | | 8438 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 8438 |

14/5/7

DIALOG(R) File 348:EUROPEAN PATENTS

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00521795

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Parking time indicator for motor-vehicles

Parkzeitanzeigevorrichtung für Motorfahrzeuge

Indicateur de temps de stationnement pour automobiles

PATENT ASSIGNEE:

Siega, Carlo, (1522750), Via Siega 9/B, Maniago (Pordenone), (IT),

(applicant designated states: AT;BE;CH;DE;DK;ES;FR;GB;LI;NL;SE)

Finot, Roberto, (1522760), Via Battini 47/A, Fiume Veneto (Pordenone),

(IT), (applicant designated states: AT;BE;CH;DE;DK;ES;FR;GB;LI;NL;SE)

INVENTOR:

Siega, Carlo, Via Siega 9/B, Maniago (Pordenone), (IT)

Finot, Roberto, Via Battini 47/A, Fiume Veneto (Pordenone), (IT)

PATENT (CC, No, Kind, Date): EP 522350 A2 930113 (Basic)

EP 522350 A3 930428

EP 522350 B1 961204

APPLICATION (CC, No, Date): EP 92110609 920624;

PRIORITY (CC, No, Date): IT 91PN41 910708

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; LI; NL; SE

INTERNATIONAL PATENT CLASS: G07C-001/30;

CITED PATENTS (EP A): GB 2185137 A; GB 2185137 A; GB 2185137 A; DE 2851596

A; DE 2851596 A; DE 3525481 A; DE 3525481 A; DE 3829031 A; EP 297531 A;

EP 330236 A

ABSTRACT EP 522350 A2

Parking time indicator for motor-vehicles, which may be fitted in the motor-vehicles interior at a position visible externally thereto, comprising a programmable microprocessor (11) connected to displays (12,19) for both the parking time duration and the solar time, a pulse shaping circuit (13) activated by an engine vibrations **sensor** (20), an oscillator (14) and a frequency-divider (15).

The microprocessor (11) is adjustable through a set of controls (16) for regulating both the parking starting and end time and the solar time.

The considered indicator is activated only when the engine is stopped, with consequent automatic starting and ending of the parking time computation, or it is activated with manual control too.

Such indicator is obtained as a flat box (40) containing all the operative components, which may be coupled quickly with a support (36) subdivided in different zones to be fitted on the motor-vehicle, for supporting and housing the license tag, the insurance badge or other documents useful for the motor-vehicle. (see image in original document)

ABSTRACT WORD COUNT: 500

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 930113 A2 Published application (Alwith Search Report
;A2without Search Report)

Search Report: 930428 A3 Separate publication of the European or
International search report

Examination: 930818 A2 Date of filing of request for examination:
930529

Examination: 950125 A2 Date of despatch of first examination report:
941207

Grant: 961204 B1 Granted patent

Lapse: 971001 B1 Date of lapse of the European patent in a Contracting State: BE 961204

Lapse: 971015 B1 Date of lapse of the European patent in a Contracting State: AT 961204, BE 961204

Oppn None: 971126 B1 No opposition filed

Lapse: 980121 B1 Date of lapse of the European patent in a Contracting State: AT 961204, BE 961204, CH 961204, LI 961204

Lapse: 980121 B1 Date of lapse of the European patent in a Contracting State: AT 961204, BE 961204, CH 961204, LI 961204

LANGUAGE (Publication,Procedural,Application): English; English; Italian
FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 799 |
| CLAIMS B | (English) | EPAB96 | 681 |
| CLAIMS B | (German) | EPAB96 | 608 |
| CLAIMS B | (French) | EPAB96 | 760 |
| SPEC A | (English) | EPABF1 | 2679 |
| SPEC B | (English) | EPAB96 | 2998 |
| Total word count - document A | | | 3478 |
| Total word count - document B | | | 5047 |
| Total word count - documents A + B | | | 8525 |

14/5/8

DIALOG(R) File 348:EUROPEAN PATENTS

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00519486

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Method of forming coating films.

Verfahren zur Herstellung eines Beschichtungsfilms.

Procede pour la fabrication d'un film de revetement.

PATENT ASSIGNEE:

KANSAI PAINT CO. LTD., (305211), 33-1, Kanzaki-cho, Amagasaki-shi
Hyogo-ken, (JP), (applicant designated states: DE;GB)

INVENTOR:

Kasari, Akiro, 3269-46, Okazaki, Hiratsuka-shi, Kanagawa-ken, (JP)
Nakamura, Shigeru, 176, Idacho 4-chome, Owariasahi-shi, Aichi-ken, (JP)
Ito, Satoru, 2-21, Koma, Oisomachi, Nakagori-shi, Kanagawa-ken, (JP)

LEGAL REPRESENTATIVE:

Weinhold, Peter, Dr. et al (12857), Patentanwalte Dr. Weinhold,
Dannenbergl, Dr. Gudell, Schubert Siegfriedstrasse 8, D-80803 Munchen,
(DE)

PATENT (CC, No, Kind, Date): EP 513814 A1 921119 (Basic)
EP 513814 B1 950906

APPLICATION (CC, No, Date): EP 92108231 920515;

PRIORITY (CC, No, Date): JP 91139799 910515; JP 91139800 910515; JP
91116090 910521; JP 91117318 910522

DESIGNATED STATES: DE; GB

INTERNATIONAL PATENT CLASS: C09D-201/06; C09D-007/12; C09D-005/38;
B05D-005/06;

CITED PATENTS (EP A): EP 388858 A; EP 302240 A

ABSTRACT EP 513814 A1

The invention provides a method of forming a coating film by forming in sequence a pigmented base coat and a clear top coat on a substrate followed by finishing by the two-coat one-bake technique, the method being characterized by using, as a coating composition for pigmented base coat formation, a composition comprising, as essential components thereof,

- (1) an OH-containing resin,
- (2) an amino resin,
- (3) a polyorganosiloxane which has, on an average, at least two groups, per molecule, each selected from the class consisting of a silanol group and an alkoxysilane group and has a number average molecular weight of at least 1,000,

- (4) a flaky metal powder and/or a mica powder, and
(5) an organic solvent,
and using, as a coating composition for clear top coat formation, a
composition comprising, as essential components thereof,
(1) an OH-containing base resin which further contains at least one
group selected from the class consisting of a silanol group and a
hydrolyzable group bound directly to a silicon atom,
(2) an amino resin, and
(3) an organic solvent.

ABSTRACT WORD COUNT: 182

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 921119 A1 Published application (A1with Search Report
;A2without Search Report)
Examination: 921119 A1 Date of filing of request for examination:
920515
Examination: 940615 A1 Date of despatch of first examination report:
940502

Grant: 950906 B1 Granted patent

Oppn None: 960828 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 405 |
| CLAIMS B | (English) | EPAB95 | 483 |
| CLAIMS B | (German) | EPAB95 | 458 |
| CLAIMS B | (French) | EPAB95 | 588 |
| SPEC A | (English) | EPABF1 | 7940 |
| SPEC B | (English) | EPAB95 | 7924 |
| Total word count - document A | | | 8346 |
| Total word count - document B | | | 9453 |
| Total word count - documents A + B | | | 17799 |

14/5/9

DIALOG(R) File 348:EUROPEAN PATENTS

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00519070

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Method of forming coating films.

Verfahren zur Herstellung von Überzugsfilmen.

Procede pour former des films de revetement.

PATENT ASSIGNEE:

KANSAI PAINT CO. LTD., (305211), 33-1, Kanzaki-cho, Amagasaki-shi
Hyogo-ken, (JP), (applicant designated states: DE;GB)

INVENTOR:

Kasari, Akira, 3269-46, Okazaki, Hiratsuka-shi, Kanagawa-ken, (JP)
Nakamura, Shigeru, 176, Idacho 4-chome, Owariasahi-shi, Aichi-ken, (JP)
Ito, Satoru, 2-21, Koma, Oisomachi, Nakagori, Kanagawa-ken, (JP)

LEGAL REPRESENTATIVE:

Barz, Peter, Dr. (1468), Patentanwalt Kaiserplatz 2, D-80803 Munchen,
(DE)

PATENT (CC, No, Kind, Date): EP 512562 A2 921111 (Basic)
EP 512562 A3 930609
EP 512562 B1 950927

APPLICATION (CC, No, Date): EP 92107802 920508;

PRIORITY (CC, No, Date): JP 91104423 910509; JP 91105925 910510; JP
91138491 910513; JP 91138492 910513

DESIGNATED STATES: DE; GB

INTERNATIONAL PATENT CLASS: C09D-201/06; B05D-001/36; B05D-005/06;
B05D-007/00;

CITED PATENTS (EP A): EP 388858 A; EP 302240 A; DE 3722748 A; US 5064695 A

ABSTRACT EP 512562 A2

The invention provides:

A method of forming a coating film by forming in sequence a pigmented
base coat and a clear top coat on a substrate followed by finishing by

the two-coat one-bake technique, the method being characterized by using, as a coating composition for pigmented base coat formation, a composition comprising, as essential components thereof,

- (1) an OH-containing resin,
- (2) an amino resin,
- (3) a polyorganosiloxane which has, on an average, at least two groups, per molecule, each selected from the class consisting of a silanol group and an alkoxysilane group and has a number average molecular weight of at least 1,000,
- (4) a flaky metal powder and/or a mica powder, and
- (5) an organic solvent, and using, as a coating composition for clear top coat formation, a composition comprising, as essential components thereof,
 - (1) an OH- and epoxy-containing base resin which further contains at least one group selected from the group consisting of a silanol group and a hydrolyzable group bound directly to a silicon atom,
 - (2) a curing catalyst, and
 - (3) an organic solvent.

ABSTRACT WORD COUNT: 184

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 921111 A2 Published application (A1with Search Report
;A2without Search Report)
Examination: 921111 A2 Date of filing of request for examination:
920508
Change : 930602 A2 Obligatory supplementary classification (
change)
Search Report: 930609 A3 Separate publication of the European or
International search report
Examination: 940413 A2 Date of despatch of first examination report:
940223
Change : 950614 A2 Representative (change)
Grant: 950927 B1 Granted patent
Oppn None: 960918 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 465 |
| CLAIMS B | (English) | EPAB95 | 562 |
| CLAIMS B | (German) | EPAB95 | 552 |
| CLAIMS B | (French) | EPAB95 | 622 |
| SPEC A | (English) | EPABF1 | 8445 |
| SPEC B | (English) | EPAB95 | 8423 |
| Total word count - document A | | | 8911 |
| Total word count - document B | | | 10159 |
| Total word count - documents A + B | | | 19070 |

14/5/10

DIALOG(R)File 348:EUROPEAN PATENTS

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00490803

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Lamp holder and assembly.

Lampenhalterung und Einbau derselben.

Support de lampe avec ensemble de montage.

PATENT ASSIGNEE:

GENERAL ELECTRIC COMPANY, (203903), 1 River Road, Schenectady, NY 12345,
(US), (applicant designated states: DE;FR;GB)

INVENTOR:

Seredich, Douglas George, 16495 Hart Road, Montville, Ohio 44064, (US)
Stewart, John Joseph, 6813-A Colonial Drive, Mentor, Ohio 44060, (US)
Graf, Martin Joseph, 30124 Jackson Avenue, Wickliffe, Ohio 44092, (US)
Swiers, Brian Robert, 196 Best Street, Berea, Ohio 44017, (US)

LEGAL REPRESENTATIVE:

Pratt, Richard Wilson et al (46454), London Patent Operation G.E.
Technical Services Co. Inc. Essex House 12/13 Essex Street, London WC2R

3AA, (GB)

PATENT (CC, No, Kind, Date): EP 490702 A1 920617 (Basic)
APPLICATION (CC, No, Date): EP 91311626 911213;
PRIORITY (CC, No, Date): US 627518 901214
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: F21M-007/00; H01K-001/46;
CITED PATENTS (EP A): US 4812703 A; US 4812703 A; US 4769574 A; US 4751421
A; EP 231936 A; EP 84848 A

ABSTRACT EP 490702 A1

A replaceable lamp assembly for automotive headlamps comprises an incandescent lamp (10) having a flat pinch seal (11) at one end which is mounted on a plastic base (50) by means of a sheet metal lamp holder (20) fabricated from a single piece of metal. One end (33) of the holder (20) clamps around the pinch seal (11) of the lamp (10) and the other end (26,26(min)) is secured to the plastic base (50). The lamp holder (20) includes two opposing halves (30,30(min)) joined by a hinge section (36), with each half having a clamp portion (34,34(min)) at one end which cooperates with the clamp portion (34,34(min)) on the other half to secure the lamp (10) at the pinch seal (11) when the holder (20) is clamped around the lamp (10) in clamshell fashion. The other end of each half terminates in a leg (22,22(min)) having a spherical gimballed end (26,26(min)) which is RF welded to the base (50). (see image in original document)

ABSTRACT WORD COUNT: 166

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 920617 A1 Published application (A1with Search Report
;A2without Search Report)
Examination: 930203 A1 Date of filing of request for examination:
921210
Withdrawal: 940202 A1 Date on which the European patent application
was withdrawn: 931213

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 918 |
| SPEC A | (English) | EPABF1 | 3221 |
| Total word count - document A | | | 4139 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 4139 |

14/5/11

DIALOG(R) File 348:EUROPEAN PATENTS

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00486531

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Method for assigning telecommunications channels in a cellular telephone system.

Zuordnungsverfahren von Fernsprechkkanalen in einem zellularen Telefonsystem.

Methode pour affecter des canaux de telecommunications dans un systeme telephonique cellulaire.

PATENT ASSIGNEE:

AGT LIMITED, (1400670), 10020-100 Street, Edmonton, Alberta T5J ON5, (CA)
, (applicant designated states:
AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

Benner, Frank D., 1552 Lake Twintree Way S.E., Calgary, Alberta, (CA)

LEGAL REPRESENTATIVE:

Molyneaux, Martyn William et al (34013), c/o Ladas & Parry, Altheimer Eck
2, W-8000 Munchen 2, (DE)

PATENT (CC, No, Kind, Date): EP 470831 A2 920212 (Basic)
EP 470831 A3 921216

APPLICATION (CC, No, Date): EP 91307264 910807;

PRIORITY (CC, No, Date): CA 2023053 900810

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE
INTERNATIONAL PATENT CLASS: H04Q-007/04; H04B-007/26;
CITED PATENTS (EP A): FR 2438389 A; FR 2438389 A
CITED REFERENCES (EP A):

JOURNAL OF THE INSTITUTION OF ELECTRONIC AND RADIO ENGINEERS. vol. 57,
no. 6, December 1987, LONDON GB pages 225 - 230 WALTON 'Frequency
planning for mobile radio in the fuel and power industries'
BELL SYSTEM TECHNICAL JOURNAL. vol. 58, no. 1, January 1979, NEW YORK US
pages 15 - 41 MAC DONALD 'Advanced Mobile Phone Service: The Cellular
Concept'
IEEE TRANSACTIONS ON VEHICULAR TECHNOLOGY. vol. 25, no. 3, August 1976,
NEW YORK US pages 68 - 74 NOMURA ET AL. 'Multiple Radio Zone Plans in
Mobile Radio Systems'
BELL SYSTEM TECHNICAL JOURNAL. vol. 62, no. 7, September 1983, NEW YORK
US pages 2037 - 2065 SUNDBERG 'Alternative Cell Configurations for
Digital Mobile Radio Systems';

ABSTRACT EP 470831 A2

A method of assigning frequencies in a cellular telephone system in
which a first group of the available frequencies is assigned to a first
cell, and then distinct groups are assigned to adjacent cells, leaving at
least one and preferably two distinct group of frequencies free for later
re-use. The re-use groups of frequencies are assigned to cells that are
non-adjacent to the first cell and equilaterally distributed about it.
This method of assigning frequencies is applied to each cell in the
system. For a first stage of cell splitting, frequencies are assigned
from at least one non-adjacent cell (using the frequency re-use groups)
to at least one part of the cell being split, while maintaining coverage
of the cell from the same cell site. An example is given based on 9 cells
with sites arranged for end radiation of 3 cells from one site, thus
reducing the number of cell sites. At each site the 3 co-located cells
use frequency groups spaced to give protection against adjacent channel
interference. The use of end radiated cells allows for less co-channel
interference, as well as providing for a more distinct handoff between
cells. Coverage is improved by extending the footprints of the antennas
in the end radiated cells, and by interleaving the footprints of antennas
in adjacent cells. (see image in original document)

ABSTRACT WORD COUNT: 224

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 920212 A2 Published application (A1with Search Report
;A2without Search Report)

Change : 920422 A2 Representative (change)

*Assignee: 920422 A2 Applicant (transfer of rights) (change):
TELUS CORPORATION (1471040) 10020 - 100 Street
Edmonton, Alberta T5J ON5 (CA) (applicant
designated states:
AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

Search Report: 921216 A3 Separate publication of the European or
International search report

Withdrawal: 940223 A2 Date on which the European patent application
was deemed to be withdrawn: 930617

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 1356 |
| SPEC A | (English) | EPABF1 | 5973 |
| Total word count - document A | | | 7329 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 7329 |

14/5/12

DIALOG(R)File 348:EUROPEAN PATENTS

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00478504

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Mail sorting apparatus and method.
Vorrichtung und Verfahren zur Postsortierung.
Dispositif et procede de tri de courrier.

PATENT ASSIGNEE:

BELL & HOWELL PHILLIPSBURG COMPANY, (1445920), 5215 Old Orchard Road,
Skokie, Illinois 60077, (US), (applicant designated states:
CH;DE;FR;GB;IT;LI)

INVENTOR:

Kostyniuk, Paul F., 539 Park Avenue, Wilmette, Illinois 60091, (US)

LEGAL REPRESENTATIVE:

Mittler, Enrico et al (40772), c/o Marchi & Mittler s.r.l. Viale
Lombardia, 20, I-20131 Milano, (IT)

PATENT (CC, No., Kind, Date): EP 481569 A2 920422 (Basic)
EP 481569 A3 930421

APPLICATION (CC, No, Date): EP 91202690 911016;

PRIORITY (CC, No, Date): US 598189 901016

DESIGNATED STATES: CH; DE; FR; GB; IT; LI

INTERNATIONAL PATENT CLASS: B07C-003/00;

CITED PATENTS (EP A): US 4167476 A; FR 2302150 A; EP 227569 A

ABSTRACT EP 481569 A2

A mail sorting machine (20) includes an input hopper (30); a mailpiece reading and processing section (22); and, a sorting bin section (24) comprising a plurality of bins (26(sub 1) - 26(sub 1)(sub 2)(sub 8)). The reading and processing section (22) includes a CPU (54) which executes a program ANALYZE MAIL for sorting third class mailpieces. The program ANALYZE MAIL sorts the mailpieces included in a batch into packages, and then associates the packages into sacks or bags. The program ANALYZE MAIL constructs the packages and sacks to obtain maximum postage discounts. Upon an initial pass of all mailpieces of a batch through the sorting machine (20), the program ANALYZE MAIL generates output (TABLE 1) advising how the bins (26) are to be grouped for subsequent passes. The program ANALYZE MAIL also generates output (TABLES 2A - 2E) advising, for each group, which bins (26) are to have their packages associated together for insertion into the same bag or sack. Advantageously, the mailpieces are sorted so that the bins (26) to be associated together are physically adjacent one another in the sorting machine (20). Bag tags are generated to tell an operator which bins are to be collected together to form a sack or bag, as well as the sack number and group number. The program ANALYZE MAIL also includes an accounting capability for billing postage to a possible plurality of clients having mailstreams included in the batch, and for allocating postage costs in accordance with whether the client's mailpieces qualify for postage discounts. (see image in original document)

ABSTRACT WORD COUNT: 255

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 920422 A2 Published application (A1with Search Report
;A2without Search Report)
Search Report: 930421 A3 Separate publication of the European or
International search report
Withdrawal: 940727 A2 Date on which the European patent application
was deemed to be withdrawn: 931022

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 727 |
| SPEC A | (English) | EPABF1 | 20310 |
| Total word count - document A | | | 21037 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 21037 |

14/5/13

DIALOG(R) File 348:EUROPEAN PATENTS

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00466205

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Call tagging user information in a telephonic environment.

Etikettierung von Anrufen mit Gebraucherinformation in einer Fernsprechumgebung.

Marquage des appels avec d'information d'utilisateur dans un environnement telephonique.

PATENT ASSIGNEE:

ROLM SYSTEMS, (1352640), 4900 Old Ironside Drive, P.O.Box 58075, Santa Clara, CA 95052, (US), (applicant designated states: AT;CH;DE;ES;FR;GB;IT;LI)

INVENTOR:

Jolissaint, Charles H., 795 Belfair Ct., Sunnyvale, CA 94087, (US)

LEGAL REPRESENTATIVE:

Fuchs, Franz-Josef, Dr.-Ing. et al (3891), Postfach 22 13 17, D-80503 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 470415 A2 920212 (Basic)

EP 470415 A3 930818

APPLICATION (CC, No, Date): EP 91112138 910719;

PRIORITY (CC, No, Date): US 565076 900809

DESIGNATED STATES: AT; CH; DE; ES; FR; GB; IT; LI

INTERNATIONAL PATENT CLASS: H04Q-011/04; H04M-003/50; H04M-003/42;

H04M-003/58;

CITED REFERENCES (EP A):

PROCEEDINGS OF THE NATIONAL COMMUNICATIONS FORUM vol. 43, no. 1, 2

October 1989, OAK BROOK, ILLINOIS US pages 548 - 551 J.GECHTER ET AL

'ISDN SERVICE OPPORTUNITIES IN THE INTELLIGENT NETWORK';

ABSTRACT EP 470415 A2

Method and apparatus for permitting host applications processors (100, 200, 300) to read information from and/or to write information into a database which is stored at a switching machine (400) which interfaces with the host applications processors (100, 200, 300). The information relates to a caller and the database record for the caller is maintained as long as the caller has an ongoing telephone call at the switch. (see image in original document)

ABSTRACT WORD COUNT: 75

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 920212 A2 Published application (Alwith Search Report ;A2without Search Report)

Search Report: 930818 A3 Separate publication of the European or International search report

*Assignee: 930922 A2 Applicant (transfer of rights) (**change**): ROLM COMPANY (1575230) 4900 Old Ironside Drive P.O. Box 58075 Santa Clara, CA 95052 (US) (applicant designated states: AT;CH;DE;ES;FR;GB;IT;LI)

Examination: 940105 A2 Date of filing of request for examination: 931105

Change : 950524 A2 Representative (**change**)

*Assignee: 950524 A2 Applicant (transfer of rights) (**change**): Siemens Rolm Communications Inc. (a Delaware corp.) (1897260) 4900 Old Ironside Drive Santa Clara, CA 95052 (US) (applicant designated states: AT;CH;DE;ES;FR;GB;IT;LI)

*Assignee: 950524 A2 Previous applicant in case of transfer of rights (**change**): ROLM COMPANY (1575230) 4900 Old Ironside Drive P.O. Box 58075 Santa Clara, CA 95052 (US) (applicant designated states: AT;CH;DE;ES;FR;GB;IT;LI)

Examination: 960320 A2 Date of despatch of first examination report: 960131

*Assignee: 970402 A2 Applicant (transfer of rights) (**change**): Siemens Business Communication Systems, Inc. (a Delaware corp.) (1897263) 4900 Old Ironside Drive Santa Clara, CA 95052 (US) (applicant designated states: AT;CH;DE;ES;FR;GB;IT;LI)

*Assignee: 970402 A2 Previous applicant in case of transfer of rights (**change**): Siemens Rolm Communications

Inc. (a Delaware corp.) (1897260) 4900 Old
Ironsides Drive Santa Clara, CA 95052 (US)
(applicant designated states:
AT;CH;DE;ES;FR;GB;IT;LI

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 811 |
| SPEC A | (English) | EPABF1 | 5226 |
| Total word count - document A | | | 6037 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 6037 |

14/5/14

DIALOG(R)File 348:EUROPEAN PATENTS
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00454634

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Automatic number identification blocking system.

System zur Blockierung der automatischen Zahlidentifizierung.

Systeme de blocage d'identification automatique de numero.

PATENT ASSIGNEE:

DIALOGIC CORPORATION, (1302720), 300 Littleton Road, Parsippany, New
Jersey 07054, (US), (applicant designated states: DE;FR;GB)

INVENTOR:

Zwick, Nicholas, 59 River Road, Denville, New Jersey 07834, (US)

LEGAL REPRESENTATIVE:

Herrmann-Trentepohl, Werner, Dipl.-Ing. et al (5374),

Herrmann-Trentepohl, Kirschner, Grosse, Bockhorni & Partner

Forstenrieder Allee 59, W-8000 Munchen 71, (DE)

PATENT (CC, No, Kind, Date): EP 437256 A2 910717 (Basic)

EP 437256 A3 930303

APPLICATION (CC, No, Date): EP 91100250 910109;

PRIORITY (CC, No, Date): US 463298 900110

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: H04Q-003/72; H04M-001/57; H04M-003/42;

CITED PATENTS (EP A): DE 3815908 A; US 4852149 A; US 4054756 A; US 4782508
A; GB 2206265 A

CITED REFERENCES (EP A):

BELLCORE TECHNICAL REFERENCE TR-TSY-000391 vol. 2, June 1988, US pages 1
- 18 'CLASS FEATURE : CALLING NUMBER DELIVERY BLOCKING';

ABSTRACT EP 437256 A2

ANI Blocking System (ABS) (100) logically interfaces between a calling
party (500) and a called party (540) in a telephone network which
provides CallerID and CallerID blocking. The ABS automatically: (1)
accepts a call from the calling party; (2) places a call to the called
party; and (3) connects the called party with the calling party. (see
image in original document)

ABSTRACT WORD COUNT: 63

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 910717 A2 Published application (A1with Search Report
;A2without Search Report)

Search Report: 930303 A3 Separate publication of the European or
International search report

Examination: 930616 A2 Date of filing of request for examination:
930420

Examination: 950510 A2 Date of despatch of first examination report:
950323

Refusal: 970514 A2 Date on which the European patent application
was refused: 961230

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|----------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 1360 |

SPEC A (English) EPABF1 4523
Total word count - document A 5883
Total word count - document B 0
Total word count - documents A + B 5883

14/5/15

DIALOG(R)File 348:EUROPEAN PATENTS
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00452204

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

A METHOD OF AND SYSTEM FOR LOAD STORAGE AND RETRIEVAL.

VERFAHREN UND ANLAGE ZUM EIN- UND AUSLAGERN VON LASTEN.

METHODE ET SYSTEME DE STOCKAGE ET DE RECUPERATION DE CHARGEMENTS.

PATENT ASSIGNEE:

LEUNG, Lit-Cheong, (1356240), 43 Abbey Close, Ancastor, Ontario L9G 4K8,
(CA), (applicant designated states: DE;DK;FR;NL)

INVENTOR:

LEUNG, Lit-Cheong, 43 Abbey Close, Ancastor, Ontario L9G 4K8, (CA)

LEGAL REPRESENTATIVE:

Murgatroyd, Susan Elizabeth et al (55511), Baron & Warren 18 South End
Kensington, London W8 5BU, (GB)

PATENT (CC, No, Kind, Date): EP 493474 A1 920708 (Basic)

EP 493474 B1 940309

WO 9104207 910404

APPLICATION (CC, No, Date): EP 90914403 900921; WO 90GB1466 900921

PRIORITY (CC, No, Date): GB 8921401 890921

DESIGNATED STATES: DE; DK; FR; NL

INTERNATIONAL PATENT CLASS: B65G-001/04; E04H-006/32; E04H-006/20;

B66C-017/20;

CITED PATENTS (WO A): US 3776399 A; DE 3304932 A; US 1716588 A; LU 66866 A;

US 1955959 A; GB 950271 A; FR 1514497 A

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 920708 A1 Published application (A1with Search Report
;A2without Search Report)

Examination: 920708 A1 Date of filing of request for examination:
920410

Examination: 930616 A1 Date of despatch of first examination report:
930504

Grant: 940309 B1 Granted patent

Oppn None: 950301 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|----------------|----------|--------|------------|
|----------------|----------|--------|------------|

| | | | |
|----------|-----------|--------|-----|
| CLAIMS B | (English) | EPBBF1 | 907 |
|----------|-----------|--------|-----|

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|----------|----------|--------|-----|
| CLAIMS B | (German) | EPBBF1 | 746 |
|----------|----------|--------|-----|

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|----------|----------|--------|------|
| CLAIMS B | (French) | EPBBF1 | 1001 |
|----------|----------|--------|------|

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|--------|-----------|--------|------|
| SPEC B | (English) | EPBBF1 | 2249 |
|--------|-----------|--------|------|

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|-------------------------------|---|
| Total word count - document A | 0 |
|-------------------------------|---|

| | |
|-------------------------------|------|
| Total word count - document B | 4903 |
|-------------------------------|------|

| | |
|------------------------------------|------|
| Total word count - documents A + B | 4903 |
|------------------------------------|------|

14/5/16

DIALOG(R)File 348:EUROPEAN PATENTS
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00451786

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

**PROCESS FOR THE TREATMENT OF PULVERULENT MATERIALS, MINERAL OR ORGANIC, BY
THERMOSETTING COMPOUNDS.**

**VERFAHREN ZUR BEHANDLUNG VON PULVERFORMIGEN, MINERALISCHEN ODER ORGANISCHEN
STOFFEN MIT IN WARME AUSHARTENDEN SUBSTANZEN.**

**PROCEDE DE TRAITEMENT DE MATERIAUX, MINERAUX OU ORGANIQUES, PULVERULENTS
PAR DES COMPOSES THERMODURCISSABLES.**

PATENT ASSIGNEE:

SOPAP, (1354760), Aubignat, S.-Ferreol-des-Cotes, F-63600 Ambert, (FR),

(applicant designated states: AT;BE;CH;DE;DK;ES;FR;GB;IT;LI;LU;NL;SE)
 INVENTOR:
 PAULIN, Francois, Aubignat, St.-Ferreol-des-Cotes, F-63600 Ambert, (FR)
 LEGAL REPRESENTATIVE:
 Gaucherand, Michel (41796), Ixas Conseil 15 Rue Emile Zola, F-69002 Lyon,
 (FR)
 PATENT (CC, No, Kind, Date): EP 500544 A1 920902 (Basic)
 EP 500544 B1 940302
 WO 9104093 910404
 APPLICATION (CC, No, Date): EP 90913710 900912; WO 90FR653 900912
 PRIORITY (CC, No, Date): FR 8912213 890913
 DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; IT; LI; LU; NL; SE
 INTERNATIONAL PATENT CLASS: B01J-002/00; C04B-020/10;
 CITED PATENTS (WO A): DE 3544451 A; DE 2404880 A; US 4694905 A; FR 2223329
 A
 LEGAL STATUS (Type, Pub Date, Kind, Text):
 Application: 920902 A1 Published application (A1with Search Report
 ;A2without Search Report)
 Examination: 920902 A1 Date of filing of request for examination:
 920327
 Examination: 930421 A1 Date of despatch of first examination report:
 930304
 Grant: 940302 B1 Granted patent
 Oppn None: 950222 B1 No opposition filed
 Lapse: 950308 B1 Date of lapse of the European patent in a
 Contracting State: NL 940302
 LANGUAGE (Publication,Procedural,Application): French; French; French
 FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS B | (English) | EPBBF1 | 840 |
| CLAIMS B | (German) | EPBBF1 | 700 |
| CLAIMS B | (French) | EPBBF1 | 861 |
| SPEC B | (French) | EPBBF1 | 3257 |
| Total word count - document A | | | 0 |
| Total word count - document B | | | 5658 |
| Total word count - documents A + B | | | 5658 |

14/5/17

DIALOG(R) File 348:EUROPEAN PATENTS
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00433402

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Computer system and method for work management
Rechnersystem und Verfahren zur Arbeitsverwaltung
Systeme et methode d'ordinateur pour gestion de travail

PATENT ASSIGNEE:

HARTFORD FIRE INSURANCE COMPANY, (2055520), Hartford Plaza, Hartford,
 Connecticut 06115, (US), (applicant designated states:
 AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

Montresor, Beverly, 20 Brookfield Road, West Hartford Connecticut 06107,
 (US)
 Long, Joseph, 73 Grennan Road, West Hartford Connecticut 06107, (US)
 Fritz, Denise, 100 Hedgehog Lane, West Simsbury, Connecticut 06092, (US)
 Retartha, Anthony, 121 Woodcreek Road, Burlington, Connecticut 06013,
 (US)
 Barr, Robin, 44 Avonwood Road, Apt. 208, Avon, Connecticut 06001, (US)
 Round, Mary Jo, 16 Judy Lane, South Windsor, Connecticut 06074, (US)
 Duffy, Joan, 35 Hildurcrest Drive, Simsbury, Connecticut 06070, (US)
 Hughes, David, 236, Lake Plymouth Blvd., Plymouth, Connecticut 06782,
 (US)
 Benson, Ronald, Mine Road, Bristol, Connecticut 06010, (US)
 Gaddas, John, R., 79 Wardwell Road, West Hartford, Connecticut 06107,
 (US)
 Moore, Susan, 8 Bella Lane, Unionville, 06085 Connecticut, (US)
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Prignon Gary, 33 Glennwood Drive, Plainville, Connecticut 06062, (US)
Patch Teresa, Weteringschans 95, NL-1017 RZ Amsterdam, (NL)
Girardini Joseph, 31 Kibbe Road, Ellington, Connecticut 06029, (US)
Maytubby Lymon, 16 Lake Street, South Windsor, Connecticut 06074, (US)
Beauchesne Linda, 16 Eastridge Drive, Santa Cruz, California 95060, (US)
Machnich Christopher, 117 Peach Tree Road, Glastonbury, Connecticut 06013
, (US)
Burdick Maureen, 78 Davis Road, Burlington , Connecticut 06013, (US)
Pollnow, Russell, 80 Ralph Road, Manchester CO, (US)
Fletcher, Paul, 51 Hartwell Road, West Hartford CO, (US)

LEGAL REPRESENTATIVE:

Arthur, Bryan Edward et al (27782), Withers & Rogers 4 Dyer's Buildings.
Holborn, London EC1N 2JT, (GB).

PATENT (CC, No, Kind, Date): EP 472786 A1 920304 (Basic)
EP 472786 B1 960313

APPLICATION (CC, No, Date): EP 90309383 900828;

PRIORITY (CC, No, Date): EP 90309383 900828

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G06F-017/60;

CITED PATENTS (EP A): US 4503499 A; EP 269875 A

CITED REFERENCES (EP A):

IBM SYSTEMS JOURNAL, vol. 21, no. 3, 1982, pages 327-350, New York, US;
V.Y. LUM et al.: "OPAS: An office procedure automation system"

IDEM

COMMUNICATIONS OF THE ASSOCIATION FOR COMPUTING MACHINERY, vol. 25, no.
7, July 1982, pages 453-478, New York, US; D. TSICHRITZIS: "Form
management"

IEEE TRANSACTIONS ON SOFTWARE ENGINEERING, vol. SE-8, no. 5, September
1982, pages 499-512, New York, US; N.C. SHU et al.: "Specification of
forms processing and business procedures for office automation"

COMPUTER JOURNAL, vol. 26, no. 1, February 1983, pages 52-59, London, GB;
N.H. GEHANI: "High level form definition office information systems";

ABSTRACT EP 472786 A1

A computerized system and method for managing work in process is provided. An initial transaction records case specific information. The case specific information is automatically linked with a work source index which includes basic client information. An electronic file is created for each case arising out of the initial transaction record. As work is performed on the case, the system tracks its progress and provides a variety of support functions. An electronic activity log function maintains a record of key activities involved in the processing of work items. An electronic diary function provides a means for prioritizing work and for scheduling various tasks. A staff table function provides a facility for storing information relevant to office personnel. Most of the system functions are integrated with the staff table function which provides a number of security and function parameters. A text processing function is provided which integrates stored database information into preformatted and customized documents. A "local data" function provides a facility for customization of data recordation and output at the local level. Various other system functions provide the ability to modify, update, search and record additional case information.

ABSTRACT WORD COUNT: 190

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 920304 A1 Published application (A1with Search Report
;A2without Search Report)

Examination: 920304 A1 Date of filing of request for examination:
901227

Examination: 931020 A1 Date of despatch of first examination report:
930903

*Assignee: 941207 A1 Applicant (transfer of rights) (**change**): ITT
CORPORATION (1606361) 320 Park Avenue New York,
NY 10022 (US) (applicant designated states:
AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

Change : 951206 A1 Representative (**change**)

*Assignee: 951206 A1 Applicant (transfer of rights) (**change**): ITT

Corporation (1606363) 1330 Avenue of the Americas New York, New York 10019 (US)
 (applicant designated states:
 AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

*Assignee: 951206 A1 Previous applicant in case of transfer of rights (**change**): ITT CORPORATION (1606361) 320 Park Avenue New York, NY 10022 (US)
 (applicant designated states:
 AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

*Assignee: 960124 A1 Applicant (transfer of rights) (**change**): HARTFORD FIRE INSURANCE COMPANY (2055520) Hartford Plaza Hartford, Connecticut 06115 (US)
 (applicant designated states:
 AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

*Assignee: 960124 A1 Previous applicant in case of transfer of rights (**change**): ITT Corporation (1606363) 1330 Avenue of the Americas New York, New York 10019 (US) (applicant designated states:
 AT;BE;CH;DE;DK;ES;FR;GB;GR;IT;LI;LU;NL;SE)

Grant: 960313 B1 Granted patent

Lapse: 961030 B1 Date of lapse of the European patent in a Contracting State: DE 960614, SE 960613

Lapse: 961030 B1 Date of lapse of the European patent in a Contracting State: DE 960614, SE 960613

Lapse: 961227 B1 Date of lapse of the European patent in a Contracting State: BE 960313, DE 960614, SE 960613

Lapse: 970115 B1 Date of lapse of the European patent in a Contracting State: AT 960313, BE 960313, DE 960614, SE 960613

Oppn None: 970305 B1 No opposition filed

Lapse: 970319 B1 Date of lapse of the European patent in a Contracting State: AT 960313, BE 960313, DE 960614, FR 960809, SE 960613

Lapse: 970709 B1 Date of lapse of the European patent in a Contracting State: AT 960313, BE 960313, CH 960313, LI 960313, DE 960614, FR 960809, SE 960613

Lapse: 970709 B1 Date of lapse of the European patent in a Contracting State: AT 960313, BE 960313, CH 960313, LI 960313, DE 960614, FR 960809, SE 960613

Lapse: 970723 B1 Date of lapse of the European patent in a Contracting State: AT 960313, BE 960313, CH 960313, LI 960313, DE 960614, FR 960809, GB 960828, SE 960613

LANGUAGE (Publication,Procedural,Application): English; English; English
 FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 3861 |
| CLAIMS B | (English) | EPAB96 | 1173 |
| CLAIMS B | (German) | EPAB96 | 1266 |
| CLAIMS B | (French) | EPAB96 | 1374 |
| SPEC A | (English) | EPABF1 | 16150 |
| SPEC B | (English) | EPAB96 | 16191 |
| Total word count - document A | | | 20011 |
| Total word count - document B | | | 20004 |
| Total word count - documents A + B | | | 40015 |

14/5/18

DIALOG(R) File 348:EUROPEAN PATENTS

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00420434

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Transfer of acid catalyst.

Transport eines Saurekatalysators.

Transfert de catalyseur acide.

PATENT ASSIGNEE:

PHILLIPS PETROLEUM COMPANY, (201539), 5th and Keeler, Bartlesville
Oklahoma 74004, (US), (applicant designated states: DE;ES;FR;GB;IT;NL)

INVENTOR:

Hovis, Keith Wayne, 4725 SE Kentucky, Bartlesville, OK 74006, (US)
Hachmuth, Henry K., Rural Route 3, Box 7260, Bartlesville, OK 74003, (US)

LEGAL REPRESENTATIVE:

Dost, Wolfgang, Dr.rer.nat., Dipl.-Chem. et al (3042), Patent- &
Rechtsanwalte Bardehle . Pagenberg . Dost . Altenburg . Frohwitter .
Geissler & Partner Postfach 86 06 20, D-81633 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 420046 A1 910403 (Basic)
EP 420046 B1 940105

APPLICATION (CC, No, Date): EP 90118108 900920;

PRIORITY (CC, No, Date): US 410219 890921

DESIGNATED STATES: DE; ES; FR; GB; IT; NL

INTERNATIONAL PATENT CLASS: B67D-005/02; C07C-002/62

CITED PATENTS (EP A): EP 138718 A; US 4134734 A; US 3696168 A; EP 253570 A

ABSTRACT EP 420046 A1

An apparatus and a method are disclosed for transferring acid catalyst from a transport vehicle where liquid acid is carried under a relatively low vapor pressure level to a process vessel in an alkylation process where liquid acid is contained at a higher pressure level, while minimizing the loss of acid vapor to the environment. The acid transfer is accomplished without venting the process vessel by employing a relatively small volume pressure lock chamber between the transport vessel and the storage vessel. In a preferred embodiment the small volume pressure lock chamber also serves as a storage vessel for make-up acid which is added to the alkylation process as required.

ABSTRACT WORD COUNT: 114

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 910403 A1 Published application (A1with Search Report
;A2without Search Report)

Examination: 911030 A1 Date of filing of request for examination:
910904

Examination: 920415 A1 Date of despatch of first examination report:
920227

Change : 930728 A1 Designated Contracting States (**change**)

Grant: 940105 B1 Granted patent

Oppn None: 941228 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS B | (English) | EPBBF1 | 843 |
| CLAIMS B | (German) | EPBBF1 | 733 |
| CLAIMS B | (French) | EPBBF1 | 1019 |
| SPEC B | (English) | EPBBF1 | 2906 |
| Total word count - document A | | | 0 |
| Total word count - document B | | | 5501 |
| Total word count - documents A + B | | | 5501 |

14/5/19

DIALOG(R)File 348:EUROPEAN PATENTS

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00403371

****ORDER fax of complete patent from KR SourceOne. See HELP ORDER348****

Thermostatic valve and manufacturing process for it.

Thermostatventil und Herstellungsverfahren dafur.

Soupape thermostatique et son procede de fabrication.

PATENT ASSIGNEE:

VERNET S.A., (777192), 21-27 route d'Arpajon, F-91290 Ollainville, (FR),
(applicant designated states: DE;ES;FR;GB;IT;SE)

INVENTOR:

Chamot, Jean-Pierre, 9 rue Marc Sangnier, F-91290 Arpajon, (FR)

LEGAL REPRESENTATIVE:

Lemoine, Michel et al (16765), CABINET LEMOINE ET BERNASCONI 13,
Boulevard des Batignolles, F-75008 Paris, (FR)
PATENT (CC, No, Kind, Date): EP 395521 A1 901031 (Basic)
EP 395521 B1 940413
APPLICATION (CC, No, Date): EP 90401138 900426;
PRIORITY (CC, No, Date): FR 895592 890427
DESIGNATED STATES: DE; ES; FR; GB; IT; SE
INTERNATIONAL PATENT CLASS: F16K-031/68;
CITED PATENTS (EP A): DE 7431218 U; FR 2226601 A; DE 1243480 B; EP 74867 A;
DE 2017759 A; US 4428527 A; FR 2279149 A; DE 2827778 B
CITED REFERENCES (EP A):
PATENT ABSTRACTS OF JAPAN vol. 9, no. 92 (M-373)(1815) 20 avril 1985,
& JP-A-59 218283 (TOYOTA JIDOSHA) 08 d cembre 1984,;

ABSTRACT EP 395521 A1

La soupape thermostatique est actionnee par un organe thermostatique (6) a cire dilatable et comprend, sur l'un des cotes d'un siege de clapet annulaire (1), un etrier (2) sur lequel prend appui l'un des deux elements constitues respectivement par le boitier (4) et la tige mobile (5) de l'organe thermostatique (6) et, sur l'autre cote du siege (1), une cage (3) servant d'appui a un ressort de compression (7) pour un clapet (8) lie a l'autre des elements (4, 5), l'etrier (2), le siege (1) et la cage (3) etant assemblees rigidement en une ossature metallique dont la peripherie du siege (1) constitue une bride de fixation et etant constitues par des pieces en acier inoxydable qui sont assemblees, en vue de former la susdite ossature, par des points de soudure electrique (10, 11).

ABSTRACT WORD COUNT: 138

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 901031 A1 Published application (A1with Search Report
;A2without Search Report)
Examination: 910703 A1 Date of filing of request for examination:
910425
Examination: 921223 A1 Date of despatch of first examination report:
921105
*Assignee: 930616 A1 Applicant (transfer of rights) (**change**):
VERNET S.A. (777192) 21-27 route d'Arpajon
F-91290 Ollainville (FR) (applicant designated
states: DE;ES;FR;GB;IT;SE)
Grant: 940413 B1 Granted patent
Oppn None: 950405 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): French; French; French

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS B | (English) | EPBBF1 | 933 |
| CLAIMS B | (German) | EPBBF1 | 810 |
| CLAIMS B | (French) | EPBBF1 | 874 |
| SPEC B | (French) | EPBBF1 | 2767 |
| Total word count - document A | | | 0 |
| Total word count - document B | | | 5384 |
| Total word count - documents A + B | | | 5384 |

14/5/20

DIALOG(R)File 348:EUROPEAN PATENTS

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00385427

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Method and apparatus for merging a digitized image with an alphanumeric character string.

Verfahren und Anordnung zum Mischen eines digitalisierten Bildes und einer alphanumerischen Zeichenfolge.

Procede et dispositif pour combiner une image numerisee avec une suite de caracteres alphanumeriques.

PATENT ASSIGNEE:

International Business Machines Corporation, (200120), Old Orchard Road,
Armonk, N.Y. 10504, (US), (applicant designated states: DE;FR;GB)

INVENTOR:

Parks, Carol A., 4994 Tall Oaks Drive, Monrovia Maryland 21770, (US)
Probst, Robert E., 11326 French Horn Lane, Reston Virginia 22091, (US)
Rajagopal, Doraiswamy, 4804 Sweetbitch Drive, Rockville Maryland 20853,
(US)
Youngs, Gary L., 11408 Flints Grove Lane, Gaithersburg Maryland 20878,
(US)

LEGAL REPRESENTATIVE:

Jost, Ottokarl, Dipl.-Ing. (6092), IBM Deutschland GmbH Patentwesen und
Urheberrecht Schonaicher Strasse 220, D-7030 Boblingen, (DE)

PATENT (CC, No, Kind, Date): EP 388579 A2 900926 (Basic)
EP 388579 A3 911030

APPLICATION (CC, No, Date): EP 90100182 900105;

PRIORITY (CC, No, Date): US 326338 890321

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: G06F-015/20; G06F-015/72;

CITED PATENTS (EP A): EP 146714 A; GB 2198566 A; EP 127745 A

CITED REFERENCES (EP A):

IBM TECHNICAL DISCLOSURE BULLETIN vol. 26, no. 10A, March
1984, page 5164, Armonk, New York, US; Y. T. CHAN et al.: "Creation of
forms in word processing display systems";

ABSTRACT EP 388579 A2

A method is disclosed for merging an alphanumeric data stream with a
digitized image file. It comprises the steps of inputting a digitized
image file in a first input terminal and storing the digitized image file
on a first storage medium. The method then inputs an alphanumeric
character string in a second input mechanism and stores the alphanumeric
character string in a second storage medium. The method then converts the
alphanumeric character string stored in the second storage medium into a
bit pel image of the alphanumeric character string by substituting a two
dimensional bit pattern of pels for each respective character in the
string. The method then performs a logical combination of the bit pattern
for each respective alphanumeric character with the digitized image at
respective intended character locations in the digitized image area and
outputs the logically combined digitized image with the alphanumeric
character string superimposed thereon.

ABSTRACT WORD COUNT: 153

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 900926 A2 Published application (Alwith Search Report
;A2without Search Report)

Examination: 910206 A2 Date of filing of request for examination:
901213

Change : 911016 A2 International patent classification (change
)

Change : 911016 A2 Obligatory supplementary classification (change
)

Search Report: 911030 A3 Separate publication of the European or
International search report

Examination: 950222 A2 Date of despatch of first examination report:
950110

Withdrawal: 961218 A2 Date on which the European patent application
was deemed to be withdrawn: 960523

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 796 |
| SPEC A | (English) | EPABF1 | 5658 |
| Total word count - document A | | | 6454 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 6454 |

14/5/21

DIALOG(R)File 348:EUROPEAN PATENTS

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00370144

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Electrical connector assembly for vehicular steering wheel.

Elektrische Verbindereinrichtung für ein Fahrzeuglenkrad.

Dispositif de connexion électrique pour volant de véhicule.

PATENT ASSIGNEE:

MOLEX INCORPORATED, (553120), 2222 Wellington Court, Lisle Illinois 60532
, (US), (applicant designated states: DE;FR;GB;IT;SE)

INVENTOR:

Plocek, Edward J., 722 Ohio Street, Lisle Illinois 60532, (US)

Hyslop, William Harry, 1473 Oakwood, Sylan Lake Michigan 48053, (US)

LEGAL REPRESENTATIVE:

Greenwood, John David et al (56695), Graham Watt & Co. Riverhead,
Sevenoaks Kent TN13 2BN, (GB)

PATENT (CC, No, Kind, Date): EP 363141 A2 900411 (Basic)

EP 363141 A3 901227

APPLICATION (CC, No, Date): EP 89310083 891003;

PRIORITY (CC, No, Date): US 252308 881003

DESIGNATED STATES: DE; FR; GB; IT; SE

INTERNATIONAL PATENT CLASS: H01R-035/02;

CITED PATENTS (EP A): FR 1055042 A; CH 570712 A; GB 1289127 A; DE 3110815 A

ABSTRACT EP 363141 A2

The assembly (10) comprises a steering column cassette (12) and an opposed mateable steering wheel cassette (14). Concentric recesses (22-30, 82-90) (see also Fig. 2) are formed in the mating faces (20, 80) of the cassettes. The opposed mating surfaces are further defined by discrete concentric conductive portions (32-40, 92-100) formed on the cassettes (12, 14). Resilient electrically conductive wave washers (122-130) are resiliently engaged between the cassettes (12, 14) to make redundant electrical contact with the opposed concentric contact portions (32-40 and 92-100) of each cassette. The cassettes (12, 14) are appropriately configured at their peripheries for environmental sealing. Instead of wave washers, resilient spheres (140) (see Fig. 3) may be used, guided in a guide disk (142) the recesses being concavely curved rather than flat bottomed in this case.

ABSTRACT WORD COUNT: 135

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 900411 A2 Published application (Alwith Search Report
;A2without Search Report)

Search Report: 901227 A3 Separate publication of the European or
International search report

Examination: 910731 A2 Date of filing of request for examination:
910528

Examination: 930714 A2 Date of despatch of first examination report:
930528

Change : 940202 A2 Representative (change)

Withdrawal: 950329 A2 Date on which the European patent application
was deemed to be withdrawn: 941001

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 838 |
| SPEC A | (English) | EPABF1 | 4563 |
| Total word count - document A | | | 5401 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 5401 |

14/5/22

DIALOG(R)File 348:EUROPEAN PATENTS

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00362117

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Simultaneous vertical-seismic profiling and surface seismic acquisition method.

Verfahren zur simultanen seismischen Vertikalen- und Oberflächendatenvermessung.

Procede d'acquisition des donnees sismiques verticale et de surface simultanees.

PATENT ASSIGNEE:

WESTERN ATLAS INTERNATIONAL, INC., (903514), P.O. Box 1407, Houston Texas 77251-1407, (US), (applicant designated states: FR;GB;IT;NL)

INVENTOR:

Alam, Aftab, 59 Oatlands Drive, Weybridge, Surrey, KT13 9LR, (GB)

Manzur, Akkas, 1408 Maryland, Houston, Texas 77006, (US)

LEGAL REPRESENTATIVE:

Godsill, John Kenneth et al (31031), Haseltine Lake & Co. Hazlitt House

28 Southampton Buildings Chancery Lane, London WC2A 1AT, (GB)

PATENT (CC, No, Kind, Date): EP 347019 A2 891220 (Basic)

EP 347019 A3 910814

EP 347019 B1 931013

APPLICATION (CC, No, Date): EP 89301811 890223;

PRIORITY (CC, No, Date): US 152969 880616

DESIGNATED STATES: FR; GB; IT; NL

INTERNATIONAL PATENT CLASS: G01V-001/00;

CITED PATENTS (EP A): EP 206457 A; US 4486863 A; US 4298967 A

CITED REFERENCES (EP A):

OFFSHORE, vol. 47, no. 7, July 1987, pages 36-39, Tulsa, OK, US; J.I.

SANDERS: "Seismic opens shallow play";

ABSTRACT EP 347019 A2

An inventive method for simultaneously collecting depth-of-focus vertical seismic profiling (VSP) data and three-dimensional surface seismic data is disclosed. At least one seismic **sensor** (26) is deployed at a predetermined depth of a borehole (16) and raised in increments determined by the survey. A seismic source (34) and a plurality of seismic sensors (38) may be deployed at the surface along a partial arc offset from the top of the borehole by a distance inversely proportional to the depth of the **sensor** in the borehole. The seismic source (34) generates a seismic signal at a plurality of points in a circular path (40) around the borehole. Once a circle (40) has been completed, the borehole **sensor** (26) is raised, and the seismic signal generator (34) and sensors (38) are moved to the next largest circular path (40) and the process is repeated. The seismic signals are simultaneously recorded by the borehole **sensor** (26) and the sensors (38) deployed in the arcuate path. The object is to overlap areal VSP coverage with surface seismic coverage to reduce the number of variables which influence correlation of the two data sets.

ABSTRACT WORD COUNT: 190

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 891220 A2 Published application (A1with Search Report ;A2without Search Report)

Search Report: 910814 A3 Separate publication of the European or International search report

Examination: 920401 A2 Date of filing of request for examination: 920131

Examination: 921111 A2 Date of despatch of first examination report: 921001

Grant: 931013 B1 Granted patent

Oppn None: 941005 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS B | (English) | EPBBF1 | 1072 |
| CLAIMS B | (German) | EPBBF1 | 541 |
| CLAIMS B | (French) | EPBBF1 | 549 |
| SPEC B | (English) | EPBBF1 | 3395 |
| Total word count - document A | | | 0 |
| Total word count - document B | | | 5557 |
| Total word count - documents A + B | | | 5557 |

14/5/23

DIALOG(R)File 348:EUROPEAN PATENTS

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00361563

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Protection system for a vehicle.

Sicherungssystem fur ein Fahrzeug.

Systeme de protection pour vehicule.

PATENT ASSIGNEE:

Marshall, Donald J., (1067520), 1240 Alta Vista No 316, Hollywood
California 90046, (US), (applicant designated states: DE;GB;IT;SE)

INVENTOR:

Marshall, Donald J., 1240 Alta Vista No 316, Hollywood California 90046,
(US)

LEGAL REPRESENTATIVE:

Williams, Trevor John et al (37751), J.A. KEMP & CO. 14 South Square
Gray's Inn, London WC1R 5EU, (GB)

PATENT (CC, No, Kind, Date): EP 364062 A2 900418 (Basic)
EP 364062 A3 910502

APPLICATION (CC, No, Date): EP 89301251 890209;

PRIORITY (CC, No, Date): US 244814 880914

DESIGNATED STATES: DE; GB; IT; SE

INTERNATIONAL PATENT CLASS: B60R-025/00; B60J-011/00;

CITED PATENTS (EP A): US 4530519 A; EP 204044 A; FR 2177362 A; US 4693508 A
; US 4693508 A; GB 2194764 A; GB 2194764 A; US 4437697 A

ABSTRACT EP 364062 A2

A cover (10) which covers the top and glassed area of a vehicle (14) and includes hard, impact resistant panels (18) to cover windows of the vehicle against breakage. The cover may be associated with bars (12) which are stowed beneath the doors of the vehicle and which are movable upwardly to a position outwardly of the sides of the vehicle. When in the upper position, the bars protect the sides of the vehicle and prevent the doors from being opened. Controlling the bars are cables which are motor driven. Brackets extend outwardly from the cables to mount the bars. A locking latch may also ride within slits in the door and door jam to prevent the door of the vehicle from being opened when the system is in the operative position. With the protection bars in the up position, the cover may be attached thereto.

ABSTRACT WORD COUNT: 148

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 900418 A2 Published application (A1with Search Report
;A2without Search Report)

Search Report: 910502 A3 Separate publication of the European or
International search report

Examination: 911218 A2 Date of filing of request for examination:
911023

Examination: 921104 A2 Date of despatch of first examination report:
920918

Change : 940824 A2 Representative (change)

Refusal: 941228 A2 Date on which the European patent application
was refused: 940508

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 1022 |
| SPEC A | (English) | EPABF1 | 2758 |
| Total word count - document A | | | 3780 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 3780 |

14/5/24

DIALOG(R)File 348:EUROPEAN PATENTS

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00348014

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Vehicle identification camera.

Kamera zur Fahrzeugidentifikation.

Camera d'identification des vehicules.

PATENT ASSIGNEE:

POLAROID CORPORATION, (200010), 549 Technology Square, Cambridge,
Massachusetts 02139, (US), (applicant designated states:
AT;CH;DE;ES;FR;GB;IT;LI;NL;SE)

INVENTOR:

Mauchan, Donald E., 85 Pheasant Hill Road, Marlboro, MA 01752, (US)
Slavitter, Frederick, 165 Pine Grove Street, Needham, MA 02194, (US)

LEGAL REPRESENTATIVE:

Koch, Gunther, Dipl.-Ing. et al (6712), Patentanwalte, Wallach, Koch, Dr.
Haibach, Feldkamp, Postfach 12 11 20, D-80035 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 357947 A2 900314 (Basic)

EP 357947 A3 900523

EP 357947 B1 940105

APPLICATION (CC, No, Date): EP 89114112 890731;

PRIORITY (CC, No, Date): US 242178 880909

DESIGNATED STATES: AT; CH; DE; ES; FR; GB; IT; LI; NL; SE

INTERNATIONAL PATENT CLASS: G03B-019/00; G03B-029/00; G03B-017/00;

G03B-041/00;

CITED PATENTS (EP A): US 4245902 A; GB 208946 A; DE 2851126 B; EP 264200 A;
WO 8202099 A; US 4093364 A

ABSTRACT EP 357947 A2

A vehicle identification camera arrangement (10, 42) for photographing a vehicle identification number (VIN) plate through a vehicle windshield includes a housing having an object window (58) at its distal end forwardly of the lens (22) and an aperture stop adjoining the lens with the length of housing from the lens establishing the distance to the windshield. The aperture stop sufficiently reduces the aperture to increase the depth of field to encompass the variations in distance of the VIN plate behind the vehicle windshield. Preferably, the arrangement is provided as an adapter housing (42) whose interior is divided into an upper lightbox section (60) and a lower exposure section (62) by an opaque baffle (64) and a diffusing screen (66). The lightbox section (60) receives flash illumination and directs it at a sharp angle with respect to the optical axis of the camera objective to illuminate the VIN plate through the windshield with a minimum of reflection from the windshield along the camera exposure axis. Optionally, the housing includes an arrangement for mounting an information label adjacent the object window to provide for the production of composite VIN plate and information image exposures.

ABSTRACT WORD COUNT: 197

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 900314 A2 Published application (A1with Search Report
;A2without Search Report)

Search Report: 900523 A3 Separate publication of the European or
International search report

Change : 900606 A2 Obligatory supplementary classification (
change)

Examination: 901212 A2 Date of filing of request for examination:
901017

Examination: 921216 A2 Date of despatch of first examination report:
921105

Grant: 940105 B1 Granted patent

Oppn None: 941228 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|----------------|-----------|--------|------------|
| CLAIMS B | (English) | EPBBF1 | 1140 |
| CLAIMS B | (German) | EPBBF1 | 1079 |
| CLAIMS B | (French) | EPBBF1 | 1250 |

SPEC B (English) EPBBF1 4429
Total word count - document A 0
Total word count - document B 7898
Total word count - documents A + B 7898

14/5/25

DIALOG(R)File 348:EUROPEAN PATENTS

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00324179

****ORDER fax of complete patent from KR SourceOne. See HELP ORDER348****

Saddle with a support for the buttock muscles.

Sattel mit Gesassmuskelstutze.

Selle a appui musculaire fessier.

PATENT ASSIGNEE:

Beylet, Daniel, (964840), 8, rue de Berne, F-67310 Wasselonne, (FR),

(applicant designated states: AT;BE;CH;DE;ES;GB;GR;IT;LI;LU;NL;SE)

Haushalter, Gerard, (964850), 3, rue de Bourgogne, F-67540 Ostwald, (FR),

(applicant designated states: AT;BE;CH;DE;ES;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

Beylet, Daniel, 8, rue de Berne, F-67310 Wasselonne, (FR)

Haushalter, Gerard, 3, rue de Bourgogne, F-67540 Ostwald, (FR)

LEGAL REPRESENTATIVE:

Metz, Paul (17342), CABINET METZ PATNI 63, rue de la Ganzau B.P. 63,

F-67024 Strasbourg Cedex 1, (FR)

PATENT (CC, No, Kind, Date): EP 286559 A2 881012 (Basic)

EP 286559 A3 900321

EP 286559 B1 920930

APPLICATION (CC, No, Date): EP 88440029 880408;

PRIORITY (CC, No, Date): FR 875176 870409

DESIGNATED STATES: AT; BE; CH; DE; ES; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: B62J-001/00; B62J-001/18;

CITED PATENTS (EP A): FR 2359022 A; FR 327562 A; US 4098537 A; US 3970345 A
; US 2613722 A; US 3863978 A

ABSTRACT EP 286559 A2

Selle caracterisee en ce qu'elle comporte a l'une de ses extremités un rebord releve anatomique (4) presentant sur son front avant un relief symetrique forme de deux concavites de part et d'autre d'une zone mediane longitudinale (6) en saillie, ladite zone mediane longitudinale se terminant en partie superieure par un coin superieur median (9) permettant d'obtenir un appui-calage efficace.

Cette invention interesse les professionnels du cyclisme et les fabricants d'accessoires.

ABSTRACT WORD COUNT: 74

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 881012 A2 Published application (A1with Search Report
;A2without Search Report)

Search Report: 900321 A3 Separate publication of the European or
International search report

Examination: 901114 A2 Date of filing of request for examination:
900921

Examination: 920325 A2 Date of despatch of first examination report:
920211

Grant: 920930 B1 Granted patent

Change : 930303 B1 Representative (**change**)

Lapse: 930421 B1 Date of lapse of the European patent in a
Contracting State: SE 920930

Lapse: 930526 B1 Date of lapse of the European patent in a
Contracting State: NL 920930, SE 920930

Lapse: 930714 B1 Date of lapse of the European patent in a
Contracting State: DE 920930, NL 920930, SE
920930

Oppn None: 930922 B1 No opposition filed

Lapse: 940504 B1 Date of lapse of the European patent in a
Contracting State: AT 920930, DE 920930, NL

LANGUAGE (Publication,Procedural,Application): French; French; French
 FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS B | (English) | EPBBF1 | 713 |
| CLAIMS B | (German) | EPBBF1 | 664 |
| CLAIMS B | (French) | EPBBF1 | 677 |
| SPEC B | (French) | EPBBF1 | 3826 |
| Total word count - document A | | | 0 |
| Total word count - document B | | | 5880 |
| Total word count - documents A + B | | | 5880 |

14/5/26

DIALOG(R)File 348:EUROPEAN PATENTS

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00315934

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Line reeving system for earth drilling machine.**Seilfuhrungssystem fur Erdbohrmaschinen.****Systeme pour passer une ligne pour machine de forage de terre.**

PATENT ASSIGNEE:

W-N APACHE CORPORATION, (858810), PO Box 2490 1520 Iowa Park Road,
 Wichita Falls Texas 76307, (US), (applicant designated states:
 AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

Willis, Clyde Arnold, P.O. Box 2490, Wichita Falls Texas 76307, (US)
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LEGAL REPRESENTATIVE:

Cardwell, Stuart Martin et al (52502), Roystons Tower Building Water
 Street, Liverpool, Merseyside L3 1BA, (GB)

PATENT (CC, No, Kind, Date): EP 307124 A1 890315 (Basic)
 EP 307124 B1 940420

APPLICATION (CC, No, Date): EP 88307989 880830;

PRIORITY (CC, No, Date): US 92632 870903

DESIGNATED STATES: AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: E21B-019/02; E21B-019/08;

CITED PATENTS (EP A): US 2744725 A; US 2766009 A; US 3936034 A; US 25730 A;
 US 3940112 A; US 4434971 A; US 2954131 A; GB 244572 A

ABSTRACT EP 307124 A1

An earch drilling machine includes a crown block assembly (14(min)), a travelling block assembly (18(min)) and a drawworks (20). The drawworks includes a drum (22) which rotates about a drum axis (24). The drum axis is oriented at right angles to a fast line plane defined by a fast line sheave (FL) included in the crown block assembly. In this way, the fleet angle between the drum and the fast line sheave is kept substantially equal to zero. Various sheave arrangements are described which combine proper selection of sheave pitch diameter, sheave axis angle, and sheave placement to ensure that the fleet angle of all of the sections of line extending between the crown block assembly and the travelling block assembly are reeved with a fleet angle exactly equal to zero. In this way line wear is reduced and the height, weight and windage of the mast are all minimised.

ABSTRACT WORD COUNT: 154

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 890315 A1 Published application (A1with Search Report
 ;A2without Search Report)

Examination: 891025 A1 Date of filing of request for examination:
 890829

Examination: 910529 A1 Date of despatch of first examination report:
 910411

Grant: 940420 B1 Granted patent

Lapse: 941130 B1 Date of lapse of the European patent in a
 Contracting State: CH 940420, LI 940420

Lapse: 941130 B1 Date of lapse of the European patent in a

Contracting State: CH 940420, LI 940420

Lapse: 950111 B1 Date of lapse of the European patent in a
Contracting State: AT 940420, CH 940420, LI
940420

Lapse: 950315 B1 Date of lapse of the European patent in a
Contracting State: AT 940420, BE 940420, CH
940420, LI 940420

Lapse: 950322 B1 Date of lapse of the European patent in a
Contracting State: AT 940420, BE 940420, CH
940420, LI 940420, NL 940420

Oppn None: 950412 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS B | (English) | EPBBF1 | 693 |
| CLAIMS B | (German) | EPBBF1 | 631 |
| CLAIMS B | (French) | EPBBF1 | 831 |
| SPEC B | (English) | EPBBF1 | 4169 |
| Total word count - document A | | | 0 |
| Total word count - document B | | | 6324 |
| Total word count - documents A + B | | | 6324 |

14/5/27

DIALOG(R) File 348:EUROPEAN PATENTS
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00313705

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Insurance administration system.

Versicherungsverwaltungssystem.

Systeme pour l'administration d'assurance.

PATENT ASSIGNEE:

NORTHERN GROUP SERVICES INC, (989440), 27575 Harper, St Clair Shores
Michigan 48080, (US), (applicant designated states:
AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

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Alcott, William Demilt, III, 40 Warner, Grosse Pointe Farms Michigan
48236, (US)

LEGAL REPRESENTATIVE:

Williams, Trevor John et al (37751), J.A. KEMP & CO. 14 South Square
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PATENT (CC, No, Kind, Date): EP 297780 A2 890104 (Basic)
EP 297780 A3 900822

APPLICATION (CC, No, Date): EP 88305729 880623;

PRIORITY (CC, No, Date): US 68240 870630

DESIGNATED STATES: AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: G06F-015/30;

CITED PATENTS (EP A): WO 8401448 A; US 4567359 A; US 4648037 A

ABSTRACT EP 297780 A2

The computerized insurance claim processing system links the
physician's office and the provider of insurance coverage by means of a
central administration computer. The system provides up-to-date
information to the provider of health care services as to insurance
coverage of a patient. The system also allows **real time** modification
of the information, including the identity of patients covered and the
type of insurance benefits.

ABSTRACT WORD COUNT: 68

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 890104 A2 Published application (Alwith Search Report
;A2without Search Report)

Examination: 890419 A2 Date of filing of request for examination:
890220

Search Report: 900822 A3 Separate publication of the European or

International search report
Examination: 930922 A2 Date of despatch of first examination report:
930811
Withdrawal: 940817 A2 Date on which the European patent application
was deemed to be withdrawn: 940222
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language Update Word Count
CLAIMS A (English) EPABF1 1301
SPEC A (English) EPABF1 4991
Total word count - document A 6292
Total word count - document B 0
Total word count - documents A + B 6292

14/5/28

DIALOG(R) File 348:EUROPEAN PATENTS
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00307551

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Concrete forming system for curved walls.

Rundschalungsverfahren für Betonwasche.

Systeme de coffrage de beton pour murs en courbe.

PATENT ASSIGNEE:

SYMONS CORPORATION, (1033790), 200 East Touhy Avenue, Des Plaines
Illinois 60017-5018, (US), (applicant designated states:
AT;BE;DE;FR;GB;IT;NL)

INVENTOR:

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LEGAL REPRESENTATIVE:

Vanderperre, Robert et al (1061), Bureau Vander Haeghen S.A. Rue Colonel
Bourg 108 A, B-1040 Bruxelles, (BE)

PATENT (CC, No, Kind, Date): EP 321006 A2 890621 (Basic)
EP 321006 A3 891025
EP 321006 B1 930113

APPLICATION (CC, No, Date): EP 88202511 881110;

PRIORITY (CC, No, Date): US 135024 871218

DESIGNATED STATES: AT; BE; DE; FR; GB; IT; NL

INTERNATIONAL PATENT CLASS: E04G-011/06;

CITED PATENTS (EP A): FR 792495 A; FR 792495 A; US 4185805 A; US 4185805 A;
US 4679763 A; GB 2133826 A

ABSTRACT EP 321006 A2

A curved concrete forming structure to provide a 1000 psf system for forming curved walls having a radius in excess of 5'. The structure includes a series of arcuately curved metallic panels (11) secured in stacked side-by-side assembly. The panels (11) are each comprised of a flexible metallic skin plate (12) with spaced vertically extending ribs (13) being positioned on one side along the length of the panel. A pair of vertically spaced arcuately curved angles (22) are provided which angles have identical diameters that correspond to the diameter of the concrete wall to be poured using the concrete forming structure. The curved angles (22) are substantially stiffer and inflexible compared to the flexible skin plate. Fasteners (28) secure the curved angles in abutment with opposite ends of the ribs, and with the flexible skin plate (12) being moved from a flat form and secured by the fasteners in a curved form corresponding in diameter to the arcuately curved angles (22) to form said arcuately curved panel (11), the curved panels being assembled in stacked assembly providing a smooth continuous radius free of chords or flat spots.

ABSTRACT WORD COUNT: 191

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 890621 A2 Published application (A1with Search Report
;A2without Search Report)

Search Report: 891025 A3 Separate publication of the European or
International search report

Examination: 900530 A2 Date of filing of request for examination: 900403
 Examination: 901212 A2 Date of despatch of first examination report: 901029
 Grant: 930113 B1 Granted patent
 Lapse: 930922 B1 Date of lapse of the European patent in a Contracting State: BE 930113, NL 930113
 Lapse: 930922 B1 Date of lapse of the European patent in a Contracting State: NL 930113
 Lapse: 931006 B1 Date of lapse of the European patent in a Contracting State: BE 930113, DE 930113, NL 930113
 Lapse: 931208 B1 Date of lapse of the European patent in a Contracting State: BE 930113, DE 930113, FR 930604, NL 930113
 Oppn None: 940105 B1 No opposition filed
 *Lapse: 940601 B1 Date of lapse of the European patent in a contracting state (rule 92(1)(p)) (**change**): BE 930113, FR 930604, NL 930113
 *Lapse: 940615 B1 Date of lapse of the European patent in a contracting state (rule 92(1)(p)) (**change**): BE 930113, NL 930113
 Lapse: 940622 B1 Date of lapse of the European patent in a Contracting State: AT 930113, BE 930113, NL 930113

LANGUAGE (Publication,Procedural,Application): English; English; English
 FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS B | (English) | EPBBF1 | 911 |
| CLAIMS B | (German) | EPBBF1 | 622 |
| CLAIMS B | (French) | EPBBF1 | 709 |
| SPEC B | (English) | EPBBF1 | 3402 |
| Total word count - document A | | | 0 |
| Total word count - document B | | | 5644 |
| Total word count - documents A + B | | | 5644 |

14/5/29

DIALOG(R) File 348:EUROPEAN PATENTS

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00261031

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Train of highway trailers using improved railroad truck suspension.

Durch aneinandergesetzte Strassensattelaufliegeranhänger gebildeter Eisenbahnzug unter Verwendung von Drehgestellen mit veränderter Aufhängung.

Train de semi-remorques supportees par des bogies ferroviaires a suspension modifiee.

PATENT ASSIGNEE:

Wabash National Corporation, (1489340), 1000 S. Sagamore Parkway,
 Lafayette, Indiana 47905, (US), (applicant designated states:
 AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

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 60471, (US)

Curtis, Richard D., 8731 Crestwood Avenue, Munster, Indiana 46321, (US)

LEGAL REPRESENTATIVE:

Selting, Gunther, Dipl.-Ing. et al (11092), Patentanwälte von Kreisler,
 Selting, Werner Deichmannhaus am Hauptbahnhof, W-5000 Köln 1, (DE)

PATENT (CC, No, Kind, Date): EP 264731 A2 880427 (Basic)
 EP 264731 A3 881102
 EP 264731 B1 921230

APPLICATION (CC, No, Date): EP 87114734 871008;

PRIORITY (CC, No, Date): US 920759 861020

DESIGNATED STATES: AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: B61D-003/12; B61D-003/18; B62D-053/06;
 B62D-021/20; B61F-003/12; B61G-005/02; B61F-005/24;

CITED PATENTS (EP A): EP 143614 A; EP 143614 A; US 3670660 A; US 3670660 A;
GB 2168020 A; GB 2168020 A; GB 2168020 A; US 2645188 A; US 2645188 A

ABSTRACT EP 264731 A2

A railroad train (70) comprising a plurality of highway trailers (72) hitched front end to rear end (74, 76) with the end of each trailer supported on an adapter releasably connected to the trailer and with the adapter permanently mounted on the bolster of a four-wheel double-axle railroad truck (10), desirably a swing motion truck, with the adapter (100) also supported by side bearings mounted on the bolster and with the adapter desirably having a secondary spring suspension.

ABSTRACT WORD COUNT: 82

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 880427 A2 Published application (A1with Search Report
;A2without Search Report)
Search Report: 881102 A3 Separate publication of the European or
International search report
Examination: 890315 A2 Date of filing of request for examination:
890112
Examination: 900627 A2 Date of despatch of first examination report:
900514
Change : 920603 A2 Representative (**change**)
***Assignee:** 920603 A2 Applicant (transfer of rights) (**change**):
Wabash National Corporation (1489340) 1000 S.
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(applicant designated states:
AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)
Grant: 921230 B1 Granted patent
Lapse: 930714 B1 Date of lapse of the European patent in a
Contracting State: SE 921230
Oppn None: 931222 B1 No opposition filed

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS B | (English) | EPBBF1 | 2111 |
| CLAIMS B | (German) | EPBBF1 | 1290 |
| CLAIMS B | (French) | EPBBF1 | 1578 |
| SPEC B | (English) | EPBBF1 | 8207 |
| Total word count - document A | | | 0 |
| Total word count - document B | | | 13186 |
| Total word count - documents A + B | | | 13186 |

14/5/30

DIALOG(R)File 348:EUROPEAN PATENTS

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00260959

****ORDER fax of complete patent from KR SourceOne. See HELP ORDER348****

Self-adjusting control valve for elevators.

Selbsteinstellbares Ventil fur Aufzuge.

Valve de commande autoajustable pour ascenseur.

PATENT ASSIGNEE:

CEMCOLIFT, INC., (907450), Stump Road Box 368, Plumsteadville
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AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)

INVENTOR:

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(US)

LEGAL REPRESENTATIVE:

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Munchen 5, (DE)

PATENT (CC, No, Kind, Date): EP 265729 A2 880504 (Basic)
EP 265729 A3 890503

APPLICATION (CC, No, Date): EP 87114661 871007;

PRIORITY (CC, No, Date): US 920213 861017

DESIGNATED STATES: AT; BE; CH; DE; ES; FR; GB; GR; IT; LI; LU; NL; SE

INTERNATIONAL PATENT CLASS: B66B-001/04;

CITED PATENTS (EP A): US 4418794 A; EP 73148 A; US 3687011 A; US 4011888 A;
EP 227296 A

ABSTRACT EP 265729 A2

The invention discloses an automated hydraulic valve (14), for use in an elevator propulsion system. The elevator includes a car which is powered by a piston which moves within a cylinder. The automated valve (14) controls the flow of hydraulic fluid into and out of the cylinder. The valve (14) insures that the acceleration and deceleration of the elevator car will be uniform, and that the acceleration or deceleration will occur over a constant, predetermined interval, regardless of the load in the car. The control valve allows fluid to flow from a reservoir, and into the cylinder or back to the reservoir, with varying rates of flow. The operation of the control valve is governed by a bypass piston assembly (23). The rate at which the bypass piston assembly (23) is moved is precisely controlled, preferably by a microprocessor, to compensate for **changes** in the weight of the elevator car. The invention also includes a method of controlling a hydraulic valve for an elevator.

ABSTRACT WORD COUNT: 168

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 880504 A2 Published application (A1with Search Report
;A2without Search Report)

Change : 890208 A2 Representative (**change**)

Search Report: 890503 A3 Separate publication of the European or
International search report

Examination: 891123 A2 Date of filing of request for examination:
890921

Examination: 910123 A2 Date of despatch of first examination report:
901213

*Assignee: 910626 A2 Applicant (name, address) (**change**)

Withdrawal: 940323 A2 Date on which the European patent application
was deemed to be withdrawn: 930928

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 2803 |
| SPEC A | (English) | EPABF1 | 6072 |
| Total word count - document A | | | 8875 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 8875 |

14/5/31

DIALOG(R) File 348:EUROPEAN PATENTS

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00223616

ORDER fax of complete patent from KR SourceOne. See HELP ORDER348

Windshield insertion system for a vehicle on a moving conveyor apparatus.

**Windschutzscheibeneinfugungssystem fur ein Fahrzeug auf einer sich
bewegenden Forderanlage.**

**Systeme d'insertion d'un pare-brise pour un vehicule sur un convoyeur en
mouvement.**

PATENT ASSIGNEE:

WESTINGHOUSE ELECTRIC CORPORATION, (209191), Westinghouse Building
Gateway Center, Pittsburgh Pennsylvania 15235, (US), (applicant
designated states: DE;FR;GB;IT;SE)

INVENTOR:

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Sciulli, Francis John, 102 Union Avenue, Crafton, PA 15205, (US)

Toto, Gregory Mitchel, 110 Inglewood Drive, Pittsburgh, PA 15228, (US)

LEGAL REPRESENTATIVE:

van Berlyn, Ronald Gilbert , 23, Centre Heights, London, NW3 6JG, (GB)

PATENT (CC, No, Kind, Date): EP 223483 A2 870527 (Basic)

EP 223483 A3 890329

APPLICATION (CC, No, Date): EP 86308566 861103;
PRIORITY (CC, No, Date): US 795687 851106
DESIGNATED STATES: DE; FR; GB; IT; SE
INTERNATIONAL PATENT CLASS: B23P-019/00; B62D-065/00;
CITED PATENTS (EP A): EP 72277 A; EP 72277 A; GB 2168174 A; EP 147301 A; EP 188817 A; US 4228886 A; EP 38654 A; US 4571149 A; US 4667805 A
CITED REFERENCES (EP A):
2ND CONGRESS AFCET-IRIA, Reconnaissance des formes et intelligence artificielle, Toulouse, 12th - 14th September 1979, pages 200-208, M. BRIOT et al.: "Le syst me de perception du robot mobile autonome hilare";

ABSTRACT EP 223483 A2

The present invention provides a system for inserting components such as windshields (10) and the like into an object such as a vehicle (25) which is on a continuously moving conveyor line (23) without stopping the vehicle. Thus, the vehicle is in motion on the conveyor during the insertion. The windshield can be automatically centered for robot acquisition through a unique mechanical device (15); and, multi-sensor information is converted into **real -time** path modification signals for robot guidance.

ABSTRACT WORD COUNT: 81

LEGAL STATUS (Type, Pub Date, Kind, Text):

Application: 870527 A2 Published application (Alwith Search Report ;A2without Search Report)
Search Report: 890329 A3 Separate publication of the European or International search report
Examination: 891129 A2 Date of filing of request for examination: 890926
Examination: 901114 A2 Date of despatch of first examination report: 900928
Withdrawal: 930428 A2 Date on which the European patent application was deemed to be withdrawn: 921027

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text | Language | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A | (English) | EPABF1 | 644 |
| SPEC A | (English) | EPABF1 | 5642 |
| Total word count - document A | | | 6286 |
| Total word count - document B | | | 0 |
| Total word count - documents A + B | | | 6286 |

04606513/9

DIALOG(R) File 148:IAC Trade & Industry Database
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04606513 SUPPLIER NUMBER: 09175103 (THIS IS THE FULL TEXT)
Vendors spice up services. (soft drink distributors' services) (Fleet Beat)
 (column)
Deierlein, Robert
Beverage World, v109, n1467, p82(1)
June, 1990
DOCUMENT TYPE: column ISSN: 0098-2318 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT
WORD COUNT: 732 LINE COUNT: 00059

TEXT:

Vendors Spice up Services

Suppliers are coming up with new ways to service their customers. The Truck Parts Division of Eaton Corp., for instance, has introduced an authorized brake rebuilder program for its extended service brake, which equips rebuilders with the means and technology to maximize lining and drum life. The Kalamazoo, MI-based company's system re-forms brake shoes to the originally-manufactured geometry for proper application of braking torque. The rebuilt shoes will sell for 30-35 percent less than new shoes, but are covered by the same one-year warranty.

Detroit Diesel Corp. will supply Series 60 premium electronically-controlled diesel engines for Ford Class 8 L-Series heavy trucks in 1991. The engine will be added to current offerings of Caterpillar and Cummins diesels as a regular production option for 1992 models. Ford says it already has received its first order for 75 AeroMax 9000 tractors with Series 60 engines.

Fleets using Rockwell's Tripmaster on-board trip recorders can save up to 10 percent on auto liability and collision insurance through a special program offered by Clarendon National Insurance Corp. The 10 percent reduction is given at the time a fleet begins using the Tripmaster. Future savings are based on the fleet's current safety record, periodically-submitted documents (trip reports, event reports and extraction reports) and the percentage of a fleet's trucks using Tripmasters. As an added incentive Clarendon is underwriting a 25-percent discount on the Tripmaster on-board hardware and the software that is used at the truck fleet's terminal.

A new International 4700LP "Lo-Profile" medium straight truck has been introduced by Navistar International Transportation Corp. It features low-profile radial tires, nine-inch frame rails, a lower frame height and a patented rear air suspension system which allows for height adjustment in loading. The 4700LP models have decks which can be lowered to just 24 inches off the ground and are available with a 140- to 245-inch wheelbase

to 25,000 pounds GVWR. Features include a 20 inch lower floor height, increased cargo space and lower overall truck height.

Isuzu Truck of America recently launched a remanufactured parts program. The American Isuzu Parts Distribution Network (AIPDN) will offer starters, alternators, brake calipers and Isuzu's existing remanufactured turbocharges. All parts are remanufactured in the United States according to Isuzu's specifications. The warranty for all AIPDN parts will either carry the balance of the new truck warranty or the existing parts warranty, whichever is greater.

General Tire has introduced the Ameri(*)S330 LP, the first in the company's line of truck tires with the Complete Protection-Added System, (COMPAS). The tire meets customer standards for original mileage, handling, traction and retreadability. Built into the new tires are Visual Alignment Indicators (VAI), a preventive maintenance tool to help detect uneven treadwear. By checking the VAI on a regular basis, uneven wear caused by poor alignment or road tracking conditions can be detected and remedied.

According to Mitsubishi Fuso, its cab-forward trucks are designed so drivers can see everything around them. With a wide-angle front windshield, deep-cut side windows improve side vision by 40 percent over conventional designs.

Nalcool Need-Release extended-life cooling system treatment has been introduced by Nalco Chemical Company (Naperville, IL). The release cartridge contains patented metal alloy membranes that continually monitor the condition of a system's coolant and releases supplement coolant additive when needed. One cartridge replaces five to eight conventional coolant filters and lasts up to one year or 100,000 miles. According to the company, benefits include reduced downtime (40 percent of all downtime is related to cooling system failures), reduced inventory and reduced labor costs.

Lend Lease Trucks has announced "Road Rescue," a computerized, 24-hour toll-free emergency road service program. The service is designed to have disabled Lend Lease vehicles repaired and back on the road within two hours, regardless of the time or place the breakdown occurs.

Robert Deierlein has written truck-related articles for the past 14 years and has won a Jesse H. Neal Award for reporting excellence. He previously spent 22 years managing a fleet of 7,000 vehicles.

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INDUSTRY CODES/NAMES: FOOD Food, Beverages and Nutrition

DESCRIPTORS: Beverage industry--Distribution; Soft drink industry--

Distribution; Truck industry--Product development; Trucking--Services

SIC CODES: 3711 Motor vehicles and car bodies; 2086 Bottled and canned soft drinks; 5149 Groceries and related products, not elsewhere classified; 4210 Trucking & Courier Services, Ex. Air

FILE SEGMENT: TI File 148

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04866056/9

DIALOG(R)File 148:IAC Trade & Industry Database

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04866056 SUPPLIER NUMBER: 09123156 (THIS IS THE FULL TEXT)

The safest cars of '91. (News You Can Use)

Baig, Edward C.

U.S. News & World Report, v109, n22, p71(6)

Dec 3, 1990

ISSN: 0041-5537

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 1916

LINE COUNT: 00142

TEXT:

Safety has become a hot button for car buyers. Here's a guide to key safety features-and an exclusive table showing which cars have them

Car buyers have sent car makers a message: They want safety, and they'll pay for it. Five hundred dollars more to add an air bag to a Nissan 300ZX? It's a hot car; the extra peace of mind is worth the price. Another \$900 for antilock brakes on a Chrysler LeBaron? Anything to keep from skidding on icy mountain roads. More than 2 out of 3 prospective buyers rank safety high, behind quality but far ahead of price, maintenance costs and fuel economy, according to Washington, D.C.-area auto dealers surveyed last April for the Insurance Institute for Highway Safety (IIHS).

Just a few years ago, automobile manufacturers scoffed at the notion that safety sells. If asked why, they would replay the Debacle of '56, when Chevrolet hyped speed and performance while Ford chose to play up padded dashboards and visors, deep-dish steering wheels and, yes, seat belts. Chevy, the leader by just a nose the year before, left Ford in the dust, outselling its archrival by almost 200,000 cars.

But they've become believers. Safety now drives many ad campaigns. Chrysler Chairman Lee Iacocca, who disdained air bags until recently, now peddles them on TV. Lincoln Continental's print ads cite "computerized handling and ABS stopping power," ABS standing for antilock braking system. Volvo, of course, has long been known for pushing safety. Ironically, its efforts were recently tainted when the company confessed that a campaign in which a Volvo emerged nearly unscathed after a "monster" truck rolled over it was rigged.

What's a car? As with so many other alterations to the social fabric, this one has much to do with baby-boomers. They want to ensure the safety of their own kids and can afford to pay the extra cost, says Jim Wangers, the senior managing partner at Automotive Marketing Consultants in Warren, Mich. In addition, the federal National Highway Traffic Safety Administration (NHTSA) has goosed the trend by adding to the list of mandated safety equipment such things as passive restraints, rear-seat shoulder belts, head restraints and high-mounted rear brake lights. Many

minivans, utility vehicles and small pickups-which aren't considered cars for safety purposes-have incorporated some of these features as well but won't be required to do so until the 1992 model year. The latest NHTSA measure for cars calls for padded or redesigned doors starting in 1993 to reduce injuries in side collisions.

As you'd expect, the cheaper the car, the fewer the safety features. Among 1991 models priced under \$10,000, for example, only the Plymouth Sundance, Dodge Shadow, Geo Metro Convertible and Isuzu Stylus come with air bags. Over \$20,000, models without them are rare. It is simple marketing reality. The \$700 to \$1,850 cost of antilock brakes, which halt a car quickly in a panic stop, can be tucked into a \$34,000 Mercedes-Benz more easily than into an \$8,300 Ford Escort. "If you buy a Mercedes, you're buying the safest car in the world," says NHTSA chief Jerry Ralph Curry. "But how many, people can afford to buy a Mercedes?"

The good news is that prices will drop once manufacturers place the features in larger numbers of cars. GM plans to offer ABS in all its passenger cars by 1994; Ford promises to install front-seat driver and passenger air bags across its car line by the mid-'90s. BMW, Isuzu, Mercedes, Porsche, Saab, Volvo and Chrysler have installed driver-side air bags in at least 90 percent of their 1991 models. At the other extreme, lagging foreign competitors Hyundai, Peugeot, Sterling, Suzuki and Yugo haven't placed air bags in any of their vehicles.

That leaves budget-squeezed buyers, who tend to choose smaller, lighter cars, shy on the protection that would benefit such cars the most. All else equal, people in lighter cars are likelier to be hurt in a crash, and their injuries are likelier to be worse than those of people in larger, heavier cars. The death rate in crashes involving subcompacts is 3 per 10,000 vehicles, almost 2 1/2 times higher than for full-sized cars.

Not everything is always equal, of course. Some small vehicles, such as the Acura Integra, are renowned for their ability to take a hit. And all cars are designed to crumple rather than rigidly withstand the impact of a collision, because crumpling absorbs energy and provides some protection. Small cars that have fared well in recent NHTSA crash tests include the Integra, Dodge Daytona, Ford Escort and Nissan 240SX. "There's a limit to how far you can bend the laws of physics, but you can bend them quite a ways," says Robert Knoll, head of the automobile testing team at Consumers Union.

Insurance discounts can shave the added cost of safety. Owners of cars with air bags, antilock brakes and certain other features can get discounts as high as 60 percent on personal-injury coverage (see page 78). Here's a close look at equipment that may help you avoid a crash, or improve your survivability odds if you have one - * Antilock brakes. Especially on wet or icy pavement, slamming on the brakes can make the wheels lock up, careening the car into a terrible skid. With ABS, computerized sensors that detect wheel lockup trigger the hydraulic system to pump the brakes up to 15 times a second. That lets drivers maintain control and shorten stopping distances. * Traction control. When you

suddenly accelerate, traction control keeps you on course the way ABS does when you hit the brakes. Sensors determine when the back wheels spin too fast for conditions and apply the brakes or cut power to the wheels. Traction control may be useful on rear-wheel-drive cars with excess power like the Lexus LS 400, where it costs \$1,600.

* Four-wheel steering. At high speeds, four-wheel steering, standard on the Dodge Stealth turbo and part of a \$2,500 option package on the Infiniti Q45, could swing you harmlessly around an obstacle, like a suitcase that toppled from a car ahead. The system dramatically improves maneuverability by manipulating all four wheels simultaneously as you steer. For some drivers, however, four-wheel steering will have more to do with easier parallel parking than accident avoidance.

* Head-up display. To help keep drivers' eyes at road level, a head-up display reflects the speedometer, oil-pressure gauge and other instruments up onto the windshield, looking as though they are floating in air. Nissan has installed the display on its 240SX coupe at no additional cost, and it is a \$250 option in the Pontiac Grand Prix SE, GT and STE. The display, based on technology used in military jets, may help older drivers with poor peripheral vision, but Knoll of Consumers Union finds it distracting. "Things that are right for fighter planes are not necessarily right for cars," he says.

* Child locks. Nothing chills a parent's blood like the picture of a 2-year-old opening the car door at 50 mph. The way to make sure it doesn't happen is to choose a four-door car with child locks in the rear. (Two-door cars lack the feature.) A flip of a lever disconnects the inside handles so the doors can only be opened from the outside. It's free when available.

* Air bags, automatic seat belts. Despite years of "buckle up" public-service messages and mandatory seat-belt laws in most states, roughly ignores the pleas. Starting with 1990 cars, therefore, either air bags or automatic seat belts have had to protect front-seat occupants. Air bags supplement but don't replace lap and shoulder belts. Driver-side bags are stuffed inside the steering wheel hub. When a car cruising at about 10 mph or faster hits a tree or another vehicle head-on, a mechanism causes sodium azide and other chemicals to inflate the bag in less than 1/10th of a second, cushioning the driver. An instant later, the bag deflates. Only a handful of cars offer passenger-side air bags; it's easier to stuff an air bag into a steering-wheel hub than into the dashboard. The passenger's relative position, more over, is trickier to predict than the driver's. Once an air bag is deployed, replacing it costs \$400 to \$2,600.

Worries about improper inflation, long a buyer bugaboo, were rekindled in October when Ford recalled 55,000 late-model cars because of defective inflators in 3,000 air bags. Still, insists NHTSA's Curry, "air bags have been shown to be extremely safe and effective.... Combined with safety belts, they offer exceptional crash protection."

Automatic seat belts, the alternative to air bags, come in motorized and nonmotorized versions. Each is flawed. Motorized shoulder belts like those on Ford, Mitsubishi and Toyota are anchored to a motor in the door

frame. When you turn the key in the ignition, the belts into place. But the lap belt, which must also be used, isn't motorized, and riders often ignore it. By failing to connect the lap belt, a passenger could submarine beneath the restraint during a collision and be thrown from the car.

Nonmotorized belts, like those on most GM cars, wrap the lap and shoulder belt around you when the door closes. (A separate lap belt has to be manually fastened in some systems.) The straps may cross your body awkwardly and even uncomfortably, depending on your size and shape. And because the straps in some cars don't move away from you adequately, entering and exiting are quite inconvenient," says Brian O'Neill, president of the Insurance Institute for Highway Safety. "You've literally got to pull the belt up or slide underneath it."

* Rear shoulder belts. All 1991 passenger cars must have shoulder belts for the back seats. Vans and utility vehicles aren't required to have rear shoulder belts until the 1992 models. Owners of older cars can buy kits from dealers to add belts. Ford, for example, sells a kit with two belts for \$50 (\$125 for the Taurus. Dealers, repair shops or a reasonably handy person can install them.

* Belt tensioner. Some seat belts can be adjusted for comfort, encouraging passengers to buckle up. With others, you can adjust the height of the shoulder harness to eliminate chafing. Tensioners remove any slack, pulling the belts snug just as a crash occurs.

Even without antilock brakes or air bags, today's cars--no matter who makes them--are models of safety compared with similar cars of a decade ago. They handle more responsively, brake better and offer improved road visibility. This should comfort owners unable to afford a vehicle that's loaded with the latest safety features. But no matter which devices a vehicle contains, no set of wheels is accident proof. The Indy 500 is ample evidence of that.

CAPTIONS: Safety pays: insurance discounts. (table); Safety, 1991 style: Sports cars; Subcompact cars; Compact cars. (table); Medium-sized cars; Large-sized cars; Sport/utility vehicles, small trucks. (table); Calendar of safety improvements. (table)

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INDUSTRY CODES/NAMES: BUS Business, General

DESCRIPTORS: Automobiles--Antilock brake systems; Automobile industry--Safety and security measures; Automobile insurance--Rates and tables; Air bag restraint systems--Purchasing

SIC CODES: 3711 Motor vehicles and car bodies

FILE SEGMENT: MI File 47

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008212556 WPI Acc No: 90-099557/13

XRPX Acc No: N90-076929 *Image available*

Monitor for recording driving pattern of motor vehicle - operates counters to give distance in different speed bands and distance in acceleration bands

Index Terms: MONITOR RECORD DRIVE PATTERN MOTOR VEHICLE; COUNTER DISTANCE
SPEED BAND DISTANCE ACCELERATE BAND

Patent Assignee: (NOBI-) NORWEGIAN BIOTRONIC

Author (Inventor): PETTERSEN K

Number of Patents: 004

Patent Family:

| CC Number | Kind | Date | Week |
|------------|------|--------|--------------|
| WO 9002388 | A | 900308 | 9013 (Basic) |
| NO 8803807 | A | 900326 | 9018 |
| AU 8940677 | A | 900323 | 9033 |
| EP 431004 | A | 910612 | 9124 |

Priority Data (CC No Date): NO 883807 (880826)

Applications (CC,No,Date): WO 89NO81 (890809); EP 89909446 (890809)

Language: English

EP and/or WO Cited Patents: US 4644368; EP 189204; EP 129949; WO 8704253

Designated States

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; MC; MG; MW; NL; NO; RO; SD; SE; SU; US

(Regional): AT; BE; CH; DE; FR; GB; IT; LU; NL; SE; OA

Filing Details: EP0431004 Based on WO9002388 (1933MP)

Abstract (Basic): WO 9002388

The recorder comprises two sets of digital recorders, one for speed and one for acceleration. Each group has its own control circuit and these are fed from a pulse train generated from a convenient point on the mechanics and giving a pulse at regular distances. The total number of pulses gives distance, the frequency gives speed and the change of speed gives acceleration. All the counters record distance in kilometres.

The group of counters concerned with speed give the distances travelled by the vehicles at speeds within various bands. These bands cover the total range of the vehicles speed and so their total gives the total distance travelled. Similarly the other group covers the total range of acceleration and deceleration so that its sum gives the total distance covered also. In this way the driving pattern of the vehicle is found for the whole period.

USE/ADVANTAGE - By car insurance companies. Complete record of

speed and acceleration is kept. @(9pp Dwg.No.1/1)@
File Segment: EPI
Derwent Class: T05; X22; R29;
Int Pat Class: G07C-005/10
Manual Codes (EPI/S-X): T05-G01; X22-E05
?B FILE 148

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Property & Casualty/Risk & Benefits Management Edition

February 6, 1989

SECTION: AGENT/BROKER; AGENT/BROKER NOTES; Pg. 13

LENGTH: 117 words

HEADLINE: Huggins Seeks Agents For 'Price Monitor'

BODY:

Price Monitor is a database of pricing trends for five commercial insurance lines: commercial package, commercial automobile, workers' compensation, general liability and commercial umbrella.

Contributors to the Price Monitor database receive monthly price change summaries and analyses of current trends for the five lines studied at no charge.

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(FILE 'USPAT' ENTERED AT 10:32:21 ON 20 MAR 1997)

L1 390 S (AUTOMOBIL? OR CAR# OR VEHICLE#) (8A) (INSURANCE###)
L2 30121 S (AUTOMOBIL? OR CAR# OR VEHICLE#) (P) (SENSOR#)
L3 10992 S DRIVER### (5A) (CHARACTERISTIC## OR DATA OR INFORMATION#
)
L4 10593 S GPS OR (GLOBAL POSITIONING SYSTEM#) OR NAVIGAT?
L5 3599 S SAFETY (4A) STANDARD#
L6 13517 S (AUTOMOBIL? OR CAR# OR VEHICLE#) (10A) (COMPUTER# OR CPU

OR

L7 46 S L1 AND L2

L8 4 S L4 AND L7

L9 3 S L1/TI

L10 9 S L3 AND L7

=> d l7 1-46

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Welk, Jr., 137/805, 819, 825; 180/272, 282; 235/201ME; 303/19 [IMAGE AVAILABLE]

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1. 5,550,551, Aug. 27, 1996, Position monitoring system and method; Thomas Alesio, 342/457, 357 [IMAGE AVAILABLE]

2. 5,389,934, Feb. 14, 1995, Portable locating system; Sheldon Kass, 342/357 [IMAGE AVAILABLE]

3. 5,381,155, Jan. 10, 1995, Vehicle speeding detection and identification; Eliot S. Gerber, 342/104; 340/936; 342/66 [IMAGE AVAILABLE]

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9. 3,788,357, Jan. 29, 1974, FLUIDIC DRIVER ALERTNESS SYSTEM; Horace B. Welk, Jr., 137/805, 819, 825; 180/272, 282; 235/201ME; 303/19 [IMAGE AVAILABLE]

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